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Ontario Legislative Assembly

SESSIONAL PAPERS

VOL. XXXIII—PART III.

FOURTH SESSION, NINTH LEGISLATURE

OF THE

5-1025
7/9/01

PROVINCE OF ONTARIO.

SESSION 1901.

TORONTO:
PRINTED AND PUBLISHED BY L. K. CAMERON
Printer to the King's Most Excellent Majesty.
1901.

WARWICK BRO'S & RUTTER, PRINTERS.
TORONTO.

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No. 6.. Report of the Commissioners for the Queen Victoria Niagara Falls Park for the year 1900. Presented to the Legislature, 19th March, 1901. *Printed.*

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No. 20.. Report of the Bee-keepers' Association for the year 1900. Presented to the Legislature, 26th March. 1901. *Printed.*

No. 21.. Report of the Poultry Associations of the Province, for the year 1900. Presented to the Legislature, 26th March, 1901. *Printed.*

No. 22.. Report of the Dairymen's Associations of Eastern and Western Ontario, for the year 1900. Presented to the Legislature, 26th March, 1901. *Printed.*

No. 23.. Report of the Live Stock Associations of the Province, for the year 1900. Presented to the Legislature, 26th March, 1901. *Printed.*

No. 24.. Report of the Registrar of Live Stock in the Province, for the year 1900. Presented to the Legislature, 26th March, 1901. *Printed.*

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No. 28.. Report of the Ontario Game and Fish Commissioners for the year 1900. Presented to the Legislature, 29th March, 1901. *Printed.*

No. 29.. Report of the Department of Colonization and Immigration for the year 1900. Presented to the Legislature, 1st April, 1901. *Printed.*

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No. 38.. Report upon the Institution for the education of the Blind, Brantford, for the year ending 30th September, 1900. Presented to the Legislature, 13th February, 1901. *Printed.*

No. 39. Report upon the Institution for the education of the Deaf and Dumb, Belleville, for the year ending 30th September, 1900. Presented to the Legislature, 13th February, 1901. *Printed.*

No. 40.. Report upon the work under the Children's Protection Act, for the year 1900. Presented to the Legislature, 14th February, 1901. *Printed.*

No. 41.. Report upon the working of the Tavern and Shop Licenses Act, for the year 1900. Presented to the Legislature, 13th February, 1901. *Printed.*

No. 42.. Report of the Provincial Municipal Auditor for the year 1900. Presented to the Legislature, 4th March, 1901. *Printed*

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No. 47.. Report of the Bureau of Labor for the year 1900. Presented to the Legislature, 13th February, 1901. *Printed*

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No. 50.. Report of the Royal Commission on the Financial Position of the Province of Ontario. Presented to the Legislature, 21st February, 1901. *Printed.*

No. 51.. Report of the Survey and Exploration of Northern Ontario, during 1900. Presented to the Legislature, 2nd April, 1901. *Printed.*

No. 52.. Copy of Order-in-Council respecting payment to His Honour Judge Elliott, of Middlesex, of the surplus Surrogate fees of the County. Presented to the Legislature, 13th February, 1901. *Not Printed.*

No. 53.. Copy of an Agreement between the Inspector of Prisons and Public Charities and the H. A. Nelson & Sons Company, Limited, relative to the manufacture of brooms at the Central Prison. Presented to the Legislature, 14th February, 1901. *Not Printed.*

No. 54.. Return to an Order of the House, for a Return shewing the various unexpended grants to railways; the amounts authorized to be paid in cash subsidies, if earned, and grants of lands in the Province, if earned. Presented to the Legislature, 14th February, 1901. Mr. *Hoyle. Not Printed.*

No. 55.. Detailed Statement of all Bond and Securities, registered in the Provincial Registrar's Office during the year 1900. Presented to the Legislature, 20th February, 1901. *Not Printed.*

No. 56.. Return to an Order of the House, for a Return of a copy of the evidence taken before the Royal Commission for the investigation of the acts of the Returning Officer, Deputy Returning Officers and Poll Clerks, at the election held in the West Riding of the County of Elgin in the month of January, 1899. Presented to the Legislature, 27th February, 1901. Mr. *Whitney. Not Printed*

No. 57.. Statement as to distribution of the Statutes, Revised and Sessional, for the year 1900. Presented to the Legislature, 27th February, 1901. *Not Printed.*

No. 58.. Return to an Address, for copies of the Awards of the Arbitrators on the unsettled Accounts between the Dominion and the Provinces. Presented to the Legislature, 22nd March, 1901. Mr. *Matheson. Printed.*

No. 59.. Return to an Order of the House, for a Return shewing the amount of timber and saw-logs cut by the license holders on the road allowance in the Township of Grimsthorpe during the years 1899 and 1900, together with the

names of the foreman and jobbers by whom such timber was cut and the quantity cut by each. Presented to the Legislature, 12th March, 1901. Mr. *Allen* *Not Printed.*

No. 60.. Copies of Orders in-Council, made under the authority of the Act respecting the Department of Education. Presented to the Legislature, 13th March, 1901. *Not Printed.*

No 61.. Return to an order of the House, for a Return of copies of applications for admission into Normal Schools for the year 1901 ; the date of such applications ; the number and names of those admitted ; the date on which said applicants were notified of their admission ; the number and names of those rejected ; the date on which said applicants were notified of their rejection; the cause of their rejection ; the numbers of teachers in training, the Normal Schools can accommodate, and the number of teachers in training now actually in attendance at such Normal Schools. Presented to the Legislatnre, 13th March, 1901. Mr. *Barr.* *Not Printed.*

No. 62.. Return to an Order of the House, for a Return shewing the location of any Cold Storage Station, or Stations, established under Act of last Session, with amounts paid. Presented to the Legislature, 13th March, 1901. Mr. *McLaughlin.* *Not Printed.*

No. 63.. Return to an order of the House, for a Return of copies of correspondence between any member of the Government or the Provincial Board of Health, or any official thereof, and the Mayor of the City of Windsor, or any other person or persons, in reference to an outbreak of smallpox in the County of Essex in March, 1899. Presented to the Legislature, 15th March, 1901. Mr. *Lucas.* *Not Printed.*

No. 64.. Return to an Order of the House, for a Return of copies of all correspondence between the Government of the Province of Ontario, or any member thereof, and the Imperial Government, or any official thereof, or His Excellency the Governor-General of Canada, with relation to the establishment of a Remount Station in Canada. Presented to the Legislature, 15th March, 1901. Mr. *Whitney.* *Not Printed.*

No. 65.. Return to an Order of the House, for a Return of copies of all correspondence between the Government, or any member thereof, or any person or persons, or corporations with reference to the employment of Aliens on the construction work of any railway in the Province. Also, for a copy of any report made to the Government, or any member thereof, by any person with reference to such employment. Presented to the Legislature, 19th March, 1901. Mr. *Wardell.* *Not Printed.*

No. 66.. Copy of an Order in Council, amending the rules and regulations for the control and working of the Provincial Diamond Drills. Presented to the Legislature, 21st March, 1901. *Not printed.*

No. 67.. Return to an Order of the House, for a Return of copies of all correspondence, or other documents, concerning the granting, or refusal to grant, a liquor license to either the British Hotel, or the Central Hotel, in the Town of Durham, during the years 1898 or 1899. Presented to the Legislature, 21st March, 1901. Mr. *Lucas.* *Not printed.*

No. 68.. Report of the Department of Fisheries, of Ontario, for the year 1900. Presented to the Legislature, 3rd April, 1901. *Printed.*

No. 69.. Return to an Order of the House, for a Return shewing the names and addresses of all parties to whom permits were granted during the year 1900, for the destruction of insectivorous birds, or birds' eggs, and shewing as well, upon whose recommendation such permits were granted. Presented to the Legislature, 22nd March, 1901. Mr. *Monteith. Not printed.*

No. 70.. Report of District and Township, Agricultural and Horticultural Societies, for the year 1899. Presented to the Legislature, 25th March, 1901. *Not printed.*

No 71.. * Land Settlement in New Ontario, being a short account of advantages offered land seekers. Presented to the Legislature, 27th March, 1901. *Printed for distribution only.*

No. 72.. * Statement concerning the extent, resources, climate and industrial development of the Province. Presented to the Legislature, 27th March, 1901. *Printed for distribution only.*

No. 73 . Return to an Order of the House, for a Return, shewing the names and addresses of all parties tendering—where tenders were called for—for coal, wood and fresh meats, or any of them, for the uses of the Asylum at Brockville, during the year 1900, with copies of the tenders put in by each party tendering; copy of the specifications issued in each case, where tenders were called for, with the name and address of the successful tenderer in each case, together with the kind, quality and quantity of coal, wood or fresh meat, or any of them tendered for. Also the kind, quality and quantity of either of those items for which tenders were accepted in each case and the prices paid. Also the names and addresses of all parties supplying coal, wood or fresh meats, or either of them, without tender, during the above date at the Brockville Asylum, the kind and quantity by each person supplied and the price paid. Presented to the Legislature, 27th March, 1901. Mr. *Joynt. Not printed.*

No. 74.. Return to an Order of the House, for a Return, of copies of all correspondence between the Government, or any member or official thereof, and the Inspector of Public Schools in the County of Dufferin, or any other party or parties, respecting the refusal to pay over the Government grant to School Section No 7, of the Township of Melancthon, during the last five years. Presented to the Legislature, 2nd April, 1901. Mr. *Barr. Not printed.*

No. 75.. Return to an Order of the House, for a Return shewing: 1. The amount of the bonuses of subsidies voted to Railways by this Legislature, each year, during 1898, 1899 and 1900. 2. The names of each railway and the amount voted to each, during the same period. 3. The amount paid to each railway during each of such years and the condition, or conditions, upon which such payments were made Presented to the Legislature, 4th April, 1901. Mr. *Joynt. Not printed.*

No. 76.. Agreement between His Majesty, represented by the Commissioner of Crown Lands, and the Keewatin Power Company, Limited. Presented to the Legislature, 9th April, 1901. *Printed.*

No. 77.. Return to an Order of the House, for a Return, of copies of all correspondence between the Government, or any member thereof, and the Crown Attorney of Halton, or any other person or persons, with reference to the collection of the fines imposed upon those found guilty of bribery in the last local election in Halton. Presented to the Legislature, 11th April, 1901. Mr. *Wardell Not printed.*

* Printed for Distribution only.

No. 78.. Return to an Order of the House, for a Return shewing: 1. How much money has been spent on Colonization Roads in the last seven years. 2. How many miles have been built during the same period. 3 What was the cost *per* mile, how much paid for labour; how much to overseers and commissioners, and to whom. 4. What amount was paid for surveys during the same period. Presented to the Legislature, 11th April, 1901. Mr. *Brower*. *Printed*

No. 79.. Return to an Order of the House, for Return of copies of all correspondence and papers between the Government, or any member thereof, or any Inspector of Factories, or Bureau of Labour, and any person or persons, firm or corporation, having reference to the enforcement, or non-enforcement, or the compliance or non-compliance, with the provisions and requirements of the Ontario Factories Act, during the years 1898, 1899 and 1900. Presented to the Legislature, 12th April, 1901. Mr. *Carscallen* *Not printed.*

DETAILED REPORT

OF THE

INSPECTOR OF INSURANCE

AND

REGISTRAR OF FRIENDLY SOCIETIES

1900.

PRINTED BY ORDER OF

THE LEGISLATIVE ASSEMBLY OF ONTARIO.

TORONTO;
PRINTED AND PUBLISHED BY L. K. CAMERON.
Printer to the Queen's Most Excellent Majesty.
1900.

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Index C:—Friendly Societies, standing registered at the 20th September, 1900.—being Societies registered by the Province of Ontario, for the transaction of insurance therein.

PARLIAMENT BUILDINGS,

TORONTO, 20th September, 1900.

To the Honourable COLONEL GIBSON, Q.C., M.PP., etc.,

Attorney General,

Toronto.

SIR,—I have the honour to submit the accompanying reports respecting the various organizations organized to undertake contracts of insurance, indemnity or guarantee in the Province of Ontario. Of these organizations the Ontario Insurance Act (R. S. O. 1897, c. 203) distinguishes three great Divisions:

A. Registered Dominion Licensees: being Insurance Corporations, Companies or Underwriters operating under the Insurance Act of Canada and registered by the Province of Ontario, for the transaction of insurance in the Province.

B. Provincial Licensees: being Insurance Companies licensed, inspected and registered by the Province of Ontario, for the transaction of insurance therein.

C. Registered Friendly Societies: being Societies registered by the Province of Ontario, for the transaction of insurance therein.

Of these Divisions, the Companies comprised in Division B (Provincial Licensees) are alone inspected by the Province, and are here reported on in the usual form and with the usual financial details pursuant to the provisions of The Ontario Insurance Act.

The report upon Division A (Dominion Licensees) made on the 26th January, 1893, described fully their mode and place of incorporation; their statutory powers, duties, rights and obligations; their internal organization; the relation of the members *inter se*; the liabilities of the members to the creditors of the Company; the kind or kinds of insurance for which the Company is registered in Ontario; and the extent to which assets of the Company have been deposited in various countries as special security for the policy holders of those several countries. In the present report, except in cases of new licensees, it has not been considered necessary to set out all of these details Where any change has occurred in the Company's powers or status, the nature and extent of such changes are indicated.

All of the Companies in Division A, except Ocean Marine Companies, make financial statements annually to the Dominion of Canada; and those statements, as revised by the Dominion Superintendent, can be found in the Superintendent's Annual Report. The balance sheets, therefore, printed here, under Division A, are limited to those of Ocean Marine Companies.

The report upon Division C (Friendly Societies) made on the 26th of January, 1893, related to their mode and place of incorporation; the statutes and instruments under which the Societies were constituted, and those by which they are now governed; the kind of insurance or insurance benefits undertaken; that report also showed, *inter alia*

whether or not the certificate holders generally are secured by a surplus fund; and, if a surplus fund is maintained, whether any of this surplus is held in Ontario, if any, how much, how invested, and by whom held and controlled.

The present report on Division C consists of abstracts of the Annual Statement for the year ending 31st December, 1899, made by the Friendly Societies to the Insurance Department of Ontario, under section 96 of The Ontario Insurance Act (R. S. O. 1897, c. 203.)

In order to prevent unnecessary delay in publication, the three Divisions have been placed simultaneously in the printer's hands—the pages of the several divisions being distinguished by the Division letter prefixed. Division indexes have been inserted at the end of the volume. These indexes show the Companies and Societies standing registered at dates therein mentioned

I have the honour to be,

Sir,

Your obedient servant,

J. HOWARD HUNTER,

Inspector of Insurance and

Registrar of Friendly Societies.

DIVISION A.

REGISTERED DOMINION LICENSEES; BEING INSURANCE CORPORATIONS, COMPANIES OR UNDERWRITERS OPERATING UNDER THE INSURANCE ACT OF CANADA, AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE IN THE PROVINCE.

DIVISION A.—REGISTERED DOMINION LICENSEES, BEING INSURANCE CORPORATIONS, COMPANIES OR UNDERWRITERS OPERATING UNDER THE INSURANCE ACT OF CANADA AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE IN THE PROVINCE.

NOTE.—The report upon Division A (Dominion Licensees), made on the 26th January, 1893, described fully their mode and place of incorporation; their statutory powers, duties, rights and obligations; their internal organization; the relation of the members *inter se*; the liabilities of the members to creditors of the Company; the kind or kinds of insurance for which the Company is registered in Ontario; and the extent to which assets of the Company have been deposited in various countries as special security for the policy holders of those several countries. In the present report, except in the case of new licensees, it has not been considered necessary to set out all of these details. Where any change has occurred in the Company's powers or status, the nature and extent of such change are indicated.

All the Companies in Division A, except Ocean-Marine Companies, make financial statements annually to the Dominion of Canada; and those statements as revised by the Dominion Superintendent can be found in the Superintendent's Annual Report. The balance sheets therefore printed here under Division A are limited to those of Ocean-Marine Companies.

The deposits of Companies in this Division have been revised up to 23rd July, 1900

DIVISION A.

ALLIANCE ASSURANCE COMPANY.

Register No. 1480. Certificate of Registry No. 811.

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1. Head Office, London, England. Chief Agent and Attorney for Ontario, George McMurrich, Toronto. Suits by or against the Company may be brought in the name of the Alliance Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 49 and 50 Vict. (1896), chap. 74 (Imp.); The Alliance Assurance Company's Act, 1886.

3. *The members are related* as shareholders in a joint stock company with a capital of five million pounds, divided into 250,000 shares, each of the nominal amount of £20, on each of which the sum of £2 4s. is deemed to have been paid. The contracts of the Company contain a clause limiting the liabilities of the shareholders to the amount remaining unpaid on his or her share or shares.

NOTE—The clause above referred to is as follows: "Provided always that no member of the Company shall be liable for more than the unpaid portion of his share or shares in the capital of the Company."

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $311,142, held by the Receiver-General of Canada.

CANADA LIFE ASSURANCE COMPANY.

Register No. 1422. Certificate of Registry, No. 751.

1. Head Office, Toronto, Ontario. President and Managing Director, Hon. Geo. A. Cox. Suits by or against the Company may be brought in the name of The Canada Life Assurance Company.

2 *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Province of Canada, 12 Vict., chap. 168, an Act to incorporate the Canada Life Assurance Company; Dominion of Canada, 42 Vict., chap. 71, an Act to amend the Act incorporating The Canada Life Assurance Company, 56 Vict., chap. 76; R. S. C., 1886, chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Life Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $57,950, held by the Government of Canada.

Recent legislation respecting the Canada Life Assurance Company was published in the report of 1893; see also Statutes of Canada, 1899, 62-3, chap. 99,

ÆTNA LIFE INSURANCE COMPANY.

Register No. 1490. Certificate of Registry No. 820.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, William H. Orr, Toronto. Suits by or against the Company may be brought in the name of the Ætna Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: State of Connecticut, 1878, an Act to amend the charter of the Ætna Life Insurance Company of Hartford; State of Connecticut, 1882, amending the charter of the Ætna Life Insurance Company; State of Connecticut, 1883, amending the charter of the Ætna Life Insurance Company.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount of their capital stock. The amount of the capital stock is $1,250,000.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Those marked A are applicable solely to policies existing 31st March, 1879; those marked B to policies issued subsequently; $531.833 Province of Quebec Debentures; $149,893 Province of Manitoba Debentures; $66,000 Province of New Brunswick Bonds; $100,000 Prince Edward Island Bonds; $60,000 Montreal Harbour Bonds; $2,695,058 Municipal Debentures and $385,000 U. S. Registered Bonds. Total $3,987,785. Accepted value $3,850,032, being $100,000 (A), and $3,750,032 (B).

THE STANDARD LIFE ASSURANCE COMPANY.

Register No. 1478. Certificate of Registry No. 809.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Charles Hunter, Toronto. Suits by or against the Company may be brought in the name of the Manager for the time being, or in the name of any three of the Directors for the time being of the said Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom of Great Britain and Ireland, 2 Will. IV., chap. 81, Standard Life Assurance Company's Act, 1832; 8 and 9 Vict., chap. 75, Standard Life Assurance Company's Act, 1845; 22 and 23 Vict., chap. 37, Standard Life Assurance Company's Act, 1859; 44 Vict., chap. 26, Standard Life Assurance Company's Act, 1881; 54 Vict., chap. 6, Standard Life Assurance Company's Act, 1891. Province of Quebec, 51 and 52 Vict., chap., 120, an Act to authorize the Standard Life Assurance Company to sue and be sued, and to acquire and hold real estate under the name of the Standard Life Assurance Company. Province of Ontario, 56 Vict., chap. 106. R. S. O., chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company with a capital of £500,000, divided into 10,000 shares of £50 each, of which £12 has been paid. The paid-up capital is thus £120,000, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them, being £38 per share.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Life Insurance.

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $3,666,923.

COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).

Register No. 1443. Certificate of Registry No. 773.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Geo. Ross Hargraft, Toronto. Suits by or against the Company may be brought in the name of the Commercial Union Assurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following:—Public General Acts of the United Kingdom; 25 and 26 Vict., chap. 89, The Companies' Act, 1862; 27 Vict., chap. 19, The Companies' Seal Act, 1864; 30 and 31 Vict., chap 131, The Companies' Act, 1867; 33 and 34 Vict., chap 104, The Joint Stock Companies' Arrangement Act, 1870; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict, chap. 76, The Companies' Act, 1879; 43 Vict, chap. 10, The Companies' Act, 1880; 46 and 47 Vict., chap. 25, The Companies' Act, 1883; 46 and 47 Vict., chap 30, The Companies' (Colonial Registers) Act, 1882; 49 Vict., chap. 33, The Companies' Act, 1886; 53 and 54 Vict, chap. 93, The Companies' (Memorandum of Association) Act, 1890; 53 and 54 Vict., chap. 63, The Companies' Winding Up Act, 1890.

3. *The members are related* as shareholders in an incorporated joint stock company, the share capital of which consists of 50,000 shares of £50 each, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Fire, Ocean, Inland Marine and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $107,067 Cape of Good Hope 4 per cent. Stock (Life A); $29,200 Canada 4 per cent Stock; $15,573 Canada 3 per cent. Stock (Life B); $130,913 Canada Stock; $73,000 Queensland Bonds, $48,667 British Consolidated Stock, £6,000 Ceylon Government Stock, and £12,000 Swedish Government 3½ per cent. Bonds (Fire).

CONFEDERATION LIFE ASSOCIATION.

Register No. 1416. Certificate of Registry No. 745.

1. Head Office, Toronto, Ontario. Managing Director, John Kay Macdonald. Suits by or against the Company may be brought in the name of the Confederation Life Association.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are as follows: Canada 34 Vict., 1871, chap. 54, an Act to incorporate the Confederation Life Association; 37 Vict., 1874, chap. 58, an Act to amend the Act incorporating the Confederation Life Association; 42 Vict., 1879, chap. 72, an Act to amend the Act of incorporation of the Confederation Life Association; 53 Vict, 1890, chap. 45, an Act relating to the Confederation Life Association.

3. *Members, how related.*—Certain of the members are related as shareholders in an incorporated joint stock company. The amount of the authorized capital stock, of which the full amount has been subscribed, is $1,000,000 divided into 10,000 shares of $100 each. Ten per cent., $100,000 has been paid up. (The capital stock was originally $500,000 and increased to $1,000,000 under authority of charter). The liability of those members who are shareholders is limited to the amount of the subscribed capital stock. The Association being incorporated on the stock and mutual plan combined, certain of the members are related as policy holders and are entitled along with the shareholders to vote and take part in the proceedings at all general and special meetings of the Association, and they participate (in the mutual branch of the Company's business) in the distribution of surplus or profits earned to the extent of not less than ninety per cent.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Life Insurance

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $80,275, held by the Dominion Government.

ROYAL INSURANCE COMPANY.

Register No 1426. Certificate of Registry No. 755.

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1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, John Kay, Toronto. Suits by or against the Company may be brought in the name of the Royal Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 15 and 26 Vict., chap. 89, The Companies' Act, 1862; United Kingdom, 54 and 55 Vict., chap. 81, an Act to define and extend the objects of the Royal Insurance Company, to provide for the transfer to that Company of the business of The Queen Insurance Company and for other purposes.

3. *The members are related* as shareholders of an incorporated stock company, and the liability of the members is unlimited.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $689,533, held by Glynn, Mills & Co., London, and Receiver-General, Canada, for Canadian Government.

WESTERN ASSURANCE COMPANY.

Register No. 1417. Certificate of Registry No. 746.

1. Head Office, Toronto, Ontario; J. J. Kenny, Managing Director. Suits by or against the Company may be brought in the name of the Western Assurance Company.

2. *The members of the Company are all related* to each other as shareholders of a joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Fire; also Ocean and Inland Marine Insurance.

4. *Deposited assets.*—Assets of the Company are deposited in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $55,122 held by the Receiver-General of Canada.

THE NORTHERN ASSURANCE COMPANY.

Register No. 1474. Certificate of Registry No. 805.

1. Head Offices, London, England, and Aberdeen, Scotland. Chief Agent and Attorney for Ontario, Edwin P. Pearson, Toronto. Suits by or against the Company may be brought in the name of the Northern Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Acts of the Parliament of the United Kingdom of Great Britain and Ireland, 1865, chap. 123, The Northern Assurance Act, 1865; 1874, 37 Vict., chap. 9, The Northern Assurance Act, 1874; 1889, 52 and 53 Vict., chap. 35, Northern Assurance Act, 1889.

4. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is unlimited, but each contract of assurance contains a clause limiting the liability of shareholders in respect of same to the amount remaining unpaid upon the shares held by them.

NOTE.—The clause referred to is as follows: "Provided always, and it is hereby agreed that the capital stock and funds of the Company shall alone be liable to answer and make good all demands under or by virtue of this policy, and that no shareholder or member of the Company shall be liable to any such demands, nor be in any wise charged or chargeable by reason of this policy beyond the amount unpaid on his or her share or shares in the Company."

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $206,128, held by the Receiver-General of Canada.

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

Register No. 1410. Certificate of Registry No 739.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Joseph B. Reed, Toronto. Suits may be brought by or against the Company in the name of the Chairman, Deputy Chairman or any of the directors of the said Company, or the Company itself.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Parliament of the United Kingdom of Great Britain and Ireland, 6 and 7, William IV., chap. 119, 14th July, 1836, an Act to enable the Liverpool Fire and Life Insurance Company to sue and be sued in the name of the Chairman, Deputy Chairman or any one of the Directors of the said Company, and for other purposes; 10 and 11 Vict., chap. 268, 22nd July, 1847, an Act to change the name of the Liverpool Fire and Life Insurance Company, and for other purposes; 27 and 28 Vict., chap. 116, 23rd June, 1864, an Act to confirm an agreement for the amalgamation of the Globe Insurance Company with the Liverpool and London Fire and Life Insurance Company, and to alter the name of the last mentioned Company, and for other purposes; 52 and 53 Vict., chap. 150, 12th August, 1890, an Act for extending and amending the Acts relating to the Liverpool and London and Globe Insurance Company, and for other purposes.

3. *The members are related* as stockholders in an incorporated joint stock company, and the liability of the members is unlimited.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $445,724.

THE LANCASHIRE INSURANCE COMPANY.

Register No. 1438. Certificate of Registry No. 768.

1. Head Office, Manchester, England. Chief Agent and Attorney for Ontario, James G. Thompson, Toronto Suits by or against the Company may be brought in the name of the Lancashire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or govered are the following: Great Britain, Act of 1862, 26 and 27 Vict, chap. 89. The Companies' Act, 1862. Deed of settlement, with amendments brought up to 7th July, 1898.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is unlimited.

4 The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Fire Insurance.

5 *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $211,800, held by Receiver-General of the Dominion Government at Ottawa.

PHŒNIX ASSURANCE COMPANY OF LONDON.

Register No. 1444. Certificate of Registry No. 774.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Thomas C. Paterson, Toronto, Ontario, Suits by or against the Company may be brought in the name of the Secretary or any member of the Company.

2. *The members are related* as shareholders in an unincorporated joint stock company, in the capital of which they are interested in proportion to the number of shares they hold, and the liability of the members is not limited. The special conditions are as follows: That the proprietors of shares for the time being shall be interested in the capital and profits of the Company, and shall bear all losses attending the carrying on of the business of the Company in proportion and according to the number of shares they shall from time to time respectively hold in the Company.

3. The Company is now authorized, by license, issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Fire Insurance.

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at $314,800.

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

Registry No. 1420. Certificate of Registry No. 749.

1. Head Office, Liverpool, England Chief Agent and Attorney for Ontario, Alfred Wright, Toronto. Suits by or against the Company may be brought in the name of The London and Lancashire Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Parliament of Great Britain, 7 and 8 Vict, chap. 210, an Act for Registration, Incorporation and Regulation of Joint Stock Companies; 25 and 26 Vict., chap. 89, The Companies' Act, 1862; 31 and 32 Vict, chap. 131, The Companies' Act, 1867; 33 and 44 Vict., chap. 134, The Joint Stock Companies' Arrangement Act; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 19, The Companies' Act, 1880; 49 Vict., chap. 23. The Companies' Act, 1886; 51 and 52 Vict, chap. 62, The Preferential Payment in Bankruptcy Act, 1888; 53 and 54 Vict., chap. 62, The Companies' Memorandum of Association Act, 1890; 53 and 54 Vict., chap. 63, The Companies' Winding up Act, 1890; 53 and 54 Vict., chap. 64, The Directors' Liability Act, 1890.

3 *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members in respect of any claim or demands under the Company's policies is limited to the amount remaining unpaid upon the shares respectively held by such member.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1900, and expiring on the 31st March, 1901, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $170,600, held by Receiver General.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

Registered No. 1451. Certificate of Registry No. 781.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Thomas Merritt, Toronto. Suits by or against the Company may be brought in the name of The Mutual Life Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: State of New York, 1842, chap 246, an Act to incorporate the Mutual Life Insurance Company of New York; State of New York, 1851, chap. 60, an Act to amend the Act entitled an Act to incorporate The Mutual Life Insurance Company of New York, passed April 12, 1842; State of New York, 1862, chap 131, an Act in relation to the dividends of The Mutual Life Insurance Company of New York.

3. *The members are related* mutually. There is no share capital and no personal liability of the assured, who constitute the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring the 31st day of March, 1901, to transact Life Insurance.

5. *Deposited assets* —Assets of the Company are deposited and held in Canada as security for the policy holders therein as follows: Deposit accepted at the value of $2,288,567, held by the Receiver-General at Ottawa. Also $2,290,000 in hands of Canadian Trustees under the Insurance Act.

THE QUEEN INSURANCE COMPANY OF AMERICA.

Register No. 1437. Certificate of Registry No. 767.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, George H. Muntz, Toronto. Suit by or against the Company may be brought in the name of The Queen Insurance Company of America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York, 1853, chap 466, an Act entitled an Act to provide for the incorporation of Insurance Companies and Acts supplementary thereto.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liabilities of shareholders is limited to the amount of capital stock held by them respectively, and said capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st March, 1900, and expiring on the 31st day of March, 1901, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $100,000 U. S. bonds, $60,000 City of Halifax 5 p. c. stock, $48,667 New Zealand 4 p. c. stock, $30,416 Province of Quebec bonds, and $29,200 Province of Manitoba 5 p. c. debentures; total $268,283. (Accepted at $263,458)

UNION INSURANCE SOCIETY.

Register No. 1470. Certificate of Registry No. 801.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Edgar A. Badenach, Toronto. Suits by or against the Company may be brought in the name of the Chairman or Secretary for the time being.

2. *The legislative enactments* by which the duties, rights and obligations of the Company are now declared, defined or governed are as follows: 1815, 55 Geo. III., chap. 46, an Act to enable the Union Society for effecting insurance from Fire, and the Union Life Office for effecting insurance on lives and survivorships and for granting and purchasing annuities, to sue and be sued in the name of the Chairman or Secretary for the time being. 1892, 55-56 Vict. (Imp.), Union Assurance Society's Act 1892, which is to be read with the new rules and regulations confirmed by the shareholders on the 2nd December, 1892, and enrolled on the 23rd December, 1892, in the Central Office of the Supreme Court of Judicature, London, England. A copy of these rules and regulations has been filed in the Department of Insurance for Ontario.

3. The present collective name of the Company is the Union Assurance Society.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the member is limited to the amount remaining unpaid upon the shares held by them.

5. The total capital of the Company is £450,000, of which £300,000 has been subscribed and £150,000 added from profits—such capital being divided into 45,000 shares each of the nominal amount of £10, on each of which 13s. 4d. has been paid, and £3 6s. 8d. added for profits. (*Rules and Regulations* December 24, 1892, p. 6.)

6. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1900, and expiring on the 31st day of March, 1901, to transact Fire Insurance.

7. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: £25,000 N. S. Wales stock; £5,000 Victoria Government stock, and $104,667 municipal securities. (Accepted at $245,438.)

QUEBEC FIRE INSURANCE COMPANY.

Register No. 1491. Certificate of Registry No. 822.

1. Head Office, Quebec City, Province of Quebec. Chief Agent and Attorney for Ontario, George J. Pike, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Province of Lower Canada, 16 Geo. IV, chap. 11 (An Act to incorporate the Quebec Fire Assurance Company); Dominion of Canada, 46 Vic. chap. 83, 1883, an Act to further reduce the capital stock of the Quebec Fire Assurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liabilities of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1900, and expiring on the 31st day of March, 1901, to transact Fire Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $58,675, held by Insurance Branch, Finance Department, Ottawa.

FEDERAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 1421. Certificate of Registry No. 750.

1. Head Office, Hamilton, Ontario; David Dexter, Managing Director. Suits by or against the Company may be brought in the name of The Federal Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 38 Vic., chap. 68, 1884, an Act to incorporate The Industrial and Commercial Life Assurance Company of Canada; Ontario, 39 Vic., chap. 1, s. 7, 1875, an Act to amend and repeal certain enactments of the last session of the Legislature; R.S.O, 1886, chap. 124, the Insurance Act; Statutes of Canada, 1898, an Act respecting the Federal Life Assurance Company of Ontario and to change its name.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st of March, 1900, and expiring on the 31st day of March, 1901, to transact Life Insurance.

5. *Deposited assets.*—Assets of the company are deposited and held in Canada as special security for the policy holders therein as follows: Deposits accepted at the value of $54,818.

THE GUARDIAN FIRE AND LIFE ASSURANCE COMPANY (LIMITED) OF LONDON, ENGLAND.

Register No. 1445. Certificate of Registry No. 775.

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1. Head Office, London, England. Chief Agent and Attorney for Ontario, Henry D. P. Armstrong, Toronto. Suits by or against the Company may be brought in the name of the Company, which (as mentioned below), became on the 25th May, 1893, incorporated as a Company limited by shares.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 13 and 14 Vic., 1850, chap. 25, an Act for the better enabling the Guardian Fire and Life Assurance Company to sue and be sued, and to alter certain provisions of their Deed of Settlement, and to give other powers to the Company; 29 and 30 Vic., 1866, chap. 225, an Act to enable the Guardian Fire and Life Assurance Company to reduce the amount of their paid up subscription capital stock, and to alter certain provisions of their Deed of Settlement and to amend The Guardian Assurance Company's Act, 1850, and to give further powers to the Company and Directors thereof; 33 and 34 Vic., 1870, chap. 61, The Life Assurance Companies' Act, and The Guardian Assurance Company's Act, 1893. More particularly referred to below.

3. *The members, prior to the 25th of May, 1893, were related* as shareholders in an unincorporated joint stock company, and the liability of the members was unlimited, except so far as their liability was limited by the 51st article of the Deeds of Settlement, which required that all policies and instruments of assurance to be granted by the Company should contain a proviso limiting the liability of the shareholders in the Company, to the amount of their respective shares in the capital stock and funds of the Company, and by the 109th article of the same deed which required that all deeds and contracts entered into by the Directors and other officers of the Company should contain a like proviso, and by the proviso to the effect aforesaid, which by the practice of the Company was actually inserted in all the policies of assurance issued by the Company. The Company was advised that by the laws of the United Kingdom the effect of the said articles and proviso when so inserted was to restrict the liability of the shareholders to the amount remaining unpaid upon the shares held by them, so far as regarded their liability to the persons assured by or claiming under such policy, instrument, deed or contract containing such proviso.

By the Guardian Assurance Company's Act, 1893, (Imp.) which received the Royal Assent April 29th, 1893, the Company was empowered to register under the Companies' Act, 1862 to 1890, as a limited liability Company, and this was done on the 25th of May, 1893. Section 9 of the Act of 1893 provides: "Nothing in this Act shall operate to prejudice or effect the rights of the existing policy holders of the Company.,' Copies of the Act of 1893, of the Memorandum of Association, 1893, and of the Certificate of Incorporation are filed in the Department of Insurance for Ontario.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st of March, 1900, and expiring on the 31st of March, 1901, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $265,233, held by the Receiver-General of Canada.

THE GUARANTEE COMPANY OF NORTH AMERICA.

Register No. 1432. Certificate of Registry No. 762.

1. Head Office, Montreal, Province of Quebec. Chief Agent and Attorney for Ontario, William A. Medland, Toronto. Suits by or against the Company may be brought in the name of The Guarantee Company of North America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: Province of Canada, 14 and 15 Vict., chap. 36, 1851, An Act to incorporate The Canada Guarantee Company. Dominion of Canada, 36 Vic., chap. 22, 1873, An Act to Amend the Act incorporating The Canada Guarantee Company. Canada, 43 Vict., chap. 71, 1880, An Act further to amend the Act therein cited, incorporating The Canada Guarantee Company. Canada, 44 Vict., chap. 57, 1881, An Act further to amend the Act incorporating The Canada Guarantee Company, and to change the name of the said Company to The Guarantee Company of North America.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st March, 1900, and expiring the 31st day of March, 1901, to transact Guarantee Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders respectively therein as follows: Deposit accepted at the value of $55,600, held by Receiver-General of Canada.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

Register No. 1479. Certificate of Registry No. 810.

1. Head Office, Toronto; William McCabe, Managing Director. Suits by or against the Company may be brought in the name of The North American Life Assurance Company.

2. *Company, how constituted or incorporated.*—The Company was incorporated under Dominion Act, 42 Vict., chap. 73; see also 60-1 V. c. 79 (D), respecting guarantee fund and investments and to extend business.

3. *The members are related* as shareholders in a joint stock company, and the liability of the members is limited to the amount unpaid, viz, $240,000. Guarantee Fund, $300,000; paid in cash thereon, 20 per cent., $60,000. [See the following Acts of Canada: 42 Vict., chap. 73; 45 Vic., chap. 98.]

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Life Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders as follows: Deposit accepted at the value of $53,775, held by Dominion Government.

THE ATLAS INSURANCE COMPANY.

Register No. 1456. Certificate of Registry No. 786.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, George H. Wood, Toronto. Suits by or against the Company may be brought in the name of the Chairman and Secretary for the time being.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 54 Geo. III., chap. 79 (Imp.), an Act to enable The Atlas Assurance Company to sue and be sued in the name of their Chairman or Secretary under certain regulations; the Life Assurance Companies' Act, 1870, and Acts amending it.

3. *The members are related* as shareholders in an unincorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them under a special clause in the Deed of Settlement, and on the face of every policy contract. The Company has a capital of £1,200,000, consisting of 24,000 shares of £50 each; on each of which shares the sum of £6 has been paid.

NOTE.—The special clause above referred to is as follows: Provided always that the funds or property of the Company for the time being shall alone be answerable to the demands thereupon under the policy, and that no member of the Company shall upon any account be subject or liable to any demands for any loss of property under the policy beyond his or her share or interest in the capital stock or funds of the Company, and which share is set opposite to his or her signature to the Deed of Settlement establishing the Company, or mentioned in some other deed referring thereto, and declaring him or her to be a member thereof, anything contained in the policy to the contrary notwithstanding.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1900, and expiring on the 31st day of March, 1901, to transact Fire Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $107,066.66 held by Messrs. Glynn & Co., bankers, as agent for the Receiver-General for the Dominion of Canada.

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

Register No. 1450. Certificate of Registry No. 780.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, George Broughall, Toronto. Suits by or against the Company may be brought in the name of The Equitable Life Assurance Society of the United States.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: An Act to provide for the incorporation of Life and Health Insurance Companies and in relation to agencies of such companies, passed June 24th, 1853.

3. *Members, how related.*—Under the charter of the Society it is a mutual company, and all the profits are distributed among the policy holders. Under the law of New York State when this Society was incorporated, Life Insurance Companies were required to have a cash capital of $100,000. Dividends on said capital are limited to 7 per cent. per annum.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada, as special security for the policy holders therein as follows: (A) are applicable solely to policies existing 31st March, 1878, (B) to policies issued subsequently; $100,000 U. S. Bonds, (A) $275,000 U. S. Bonds, $99,766 67 Province of Quebec Bonds, $58,400 Province of Quebec Stock, $1,276,058 Municipal Debentures, (B) accepted at $1,839,425, being $100,000 (A) and $1,739,425 (B). Also $2,310,030 in the hands of Canadian trustees under the Insurance Act.

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Register No. 1440. Certificate of Registry No. 770.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, William A. Medland, Toronto. Suits by or against the Company may be brought in the name of the Scottish Union and National Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: 41 Vict., chap. 53, 1878, The Scottish Union and National Insurance Company's Act, 1878; 49 Vict. chap. 6, 1886, The Scottish Union and National Insurance Company's Act, 1886; 55 Vict. chap. 17, 1892, The Scottish Union and National Insurance Company's Act, 1892.

3. *The members are related* as shareholders in a joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accep ed at the valuo of $129,785 held by the Dominion Government.

NEW YORK LIFE INSURANCE COMPANY.

Register No. 1453. Certificate of Registry No. 783.

1. Head Office, City of New York. Chief Agent and Attorney for Ontario, Richard J. Kearns, Toronto. Suits by or against the Company may be brought in the name of The New York Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York, 1892, chap 690, an Act in relation to Insurance Corporations, constituting chapter 38 of the General Laws. New York, 1882, chap. 687, an Act to amend the General Corporation Law.

3. *The members are related* in the respect that the Company is a purely mutual Company, and that every person effecting insurance with the Company becomes a member of the Company and has the right to vote at the annual elections of Trustees of the Company. There are no shareholders, and the liability of the members is limited to the terms of their respective policies.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $1,279,375 held by Government; also $3,230,000 invested with Canadian Trustees under the Insurance Act.

THE BRITISH AMERICA ASSURANCE COMPANY.

Register No. 1126. Certificate of Registry No. 756.

1. Head Office, Toronto; P. A. Sims, Secretary. Suits by or against the Company may be brought in the name of The British America Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 17th May 1873; 45 Vict., chap. 99, an Act to amend and consolidate as amended, the several Acts relating to the British America Assurance Company, 56, Vic. chap. 75 (D)

3. *The members are related* as shareholders in an incorporated stock company. The amount of capital stock is $500,000, which is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Fire and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $61,000 Municipal Debentures and $1,000 Canadian Pacific Railway Bonds. (Accepted at $58,900.)

CALEDONIAN INSURANCE COMPANY.

Register No. 1435. Certificate of Registry No. 765.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, George Harold Muntz, Toronto. Suits by or against the Company may be brought in the name of The Caledonian Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Parliament of Great Britain and Ireland, 1846, chap 65, an Act for incorporating The Caledonian Insurance Company; 1880, chap 68, an Act to amend, vary and extend the powers of The Caledonian Insurance Company; 1892, an Act for enlarging the powers of The Caledonian Insurance Company and for amending the Company's Acts of 1846 and 1880.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is unlimited, but the policies of the Company contain a clause by which the liability is limited to the amount remaining unpaid upon the shares.

NOTE.—The clause above referred to is as follows: It is hereby expressly provided and declared that the capital stock and funds of the said Company for the time being shall alone be answerable for any demands arising under this policy, and that no shareholder or member of the said Company shall, under any circumstances, be subject or liable for more than the amount, not already called up, of his or her share or shares in the capital of the said Company at the time the claim shall rise.

4 The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1900, and expiring on the 31st day of March, 1901, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Canada Bonds, $4,866.67; Municipal Debentures, $140,905.53. (Accepted at $138,727.

THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK.

Register No. 1488. Certificate of Registry No. 819.

1. Head Office, New York City. Chief Agent and Attorney in Ontario, Lewis A. Stewart. Toronto. Suits by or against the Company may be brought in the name of The United States Life Insurance Company in the City of New York.

2. *The legislative enactments* by which the power, duties, rights, and obligations of the Company are now declared, defined or governed, are the following: New York, chap. 308, 1849; an Act to provide for the Incorporation of Insurance Companies, passed April 10th, 1849; chap. 710, 1870, an Act to amend the Charter of the United States Life Insurance Company, passed May 6th, 1870; chap. 624, 1872, an Act to amend the charter of The United States Life Insurance Company in the City of New York, passed May 10th, 1872; chap. 44, 1882, an Act to amend the Charter of The United States Life Insurance Company in the City of New York, passed March 31st, 1882.

3. *The members are related* as shareholders in an incorporated joint stock company. The directors are elected by the owners of the capital stock, but the policy holders are eligible as directors. The capital is entitled to 6 per cent. interest only, all other profits belong to the policy holders. There is no liability to stockholders, as the capital stock ($440,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $207,250, held by the Minister of Finance of the Dominion of Canada.

UNION MUTUAL LIFE INSURANCE COMPANY.

Register No 1452. Certificate of Registry No. 782.

1 Head Office, Portland, in the State of Maine. Chief Agent and Attorney for Ontario, Edwin J. Atkinson, Toronto. Suits by or against the Company may be brought in the name of The Union Mutual Life Insurance Company.

2 *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of Maine, 1848, chap. 124, an Act to incorporate The Union Mutual Life Insurance Company; 1849, chap 312, an Act in addition to an Act to incorporate The Union Mutual Life Insurance Company; 1864, chap. 315, an Act additional to an Act to incorporate The Union Mutual Life Insurance Company, and to amend an Act in addition thereto, approved of June 27th, 1849; 1869, chap. 10, an Act to amend the Charter of The Union Mutual Life Insurance Company; 1877, chap. 334, an Act to amend the Charter of The Union Mutual Life Insurance Company; 1878, chap 74, an Act to consolidate, revise and amend the various Acts which constitute the Charter of The Union Mutual Life Insurance Company; 1889, chap. 526, an Act to amend the Charter of The Union Mutual Life Insurance Company; 1883 (Revised Statutes), chap. 49, Insurance and Insurance Companies; 1885, chap. 290, an Act to amend section 73 of chap. 39 of Revised Statutes, relating to licensing Insurance Agents; 1885, chap. 329, an Act providing for the Taxation of Life Insurance Companies; 1887, chap. 5, an Act to amend section 59, chap. 49, of the Revised Statutes relating to securities; 1887, chap 71, an Act to amend sections 91 and 92 of chap. 49 of the Revised Statutes relating to Life Insurance; 1889, chap. 258, an Act to amend section 65 of chap. 49, of the Revised Statutes relating to examination of Insurance Companies; 1889, chap. 281, an Act to prohibit discrimination in Life or Endowment Insurance Policies; 1891, chap. 112, an Act to amend chap. 49 of the Revised Statutes relating to Insurance; 1891, chap. 128, an Act to prohibit discrimination in Life or Endowment Insurance Policies.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Life Insurance.

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Province of Ontario Annuity Bonds, present value, $352,526; Montreal Harbor Bonds, $30,000; and Province of New Brunswick Bonds, $60,006, $86,000 United States Bonds, and $289,900 Municipal Securities. Total accepted value, $802,431.

THE TRAVELLERS INSURANCE COMPANY.

Register No. 1454. Certificate of Registry No. 784.

1. Head Office, Hartford, Conn. Chief Agent and Attorney, Ira B Thayer, Toronto. Suits by or against the Company may be brought in the name of the Travellers' Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following : Resolutions incorporating the Travellers' Insurance Company, June 17th, 1863 ; resolutions amending the charter of the Travellers' Insurance Company, June 16th, 1864 ; same May 31st, 1865 ; same June 6th, 1866 ; same April 24th, 1883 ; same April 13th, 1887.

3. *The members are related* as shareholders in an incorperated joint stock company ; the capital stock has been fully paid in by the shareholders, and there is no liability upon the members.

4 The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Life and Accident Insurance

5. *Deposited assets*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : $74,947 Province of Manitoba 5 p.c Bonds, $580,000 Municipal Debentures, $35,000 Montreal Harbor Bonds, $40,000 Canadian Pacific Ry. Bonds, and $56,453 Prov. of Quebec Bonds, Total $856,965. Also $302 000 in the hands of Canadian Trustees under the Insurance Act. (Accepted at $1,122,829), being $103,500 (Life A), $926,329 (Life B), and $93,000 (Accident)

THE TEMPERANCE AND GENERAL LIFE ASSURANCE COMPANY OF NORTH AMERICA.

Register No. 1469. Certificate of Registry No. 800.

1. Head Office, Toronto, Ontario ; Henry Sutherland, Manager. Suits by or against the Company may be brought in the name of The Temperance and General Life Assurance Company of North America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following : 47 Vict., chap. 97, April 19th. 1884 ; R.S.C., chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company. Amount of authorized capital, $1,000 000 ; amount of subscribed capital, $100,000 ; amount of paid up capital, $60,000 ; and the liability of the members is limited to the amount remaining unpaid upon the shares held by them, viz, $40,000.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Life Insurance.

5. *Deposited assets*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of $50,000, held by the Treasury Department, Ottawa.

THE SUN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 1464. Certificate of Registry No. 795.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, William T. McIntyre, Toronto. Suits by or against the Company may be brought in the name of The Sun Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared defined or governed are the following: Canada, 1865, chap. 43, an Act to incorporate The Sun Insurance Company of Montreal; 1870, chap. 58, an Act to amend the Act intituled an Act to incorporate the Sun Insurance Company of Montreal; 1871, chap. 53, an Act to amend the Act incorporating the Sun Insurance Company of Montreal, 1882, chap. 100.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount remaining unpaid upon the shares held by them. Capital subscribed, $500,000, of which there has been paid up $62,500.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $60,800, held by the Receiver-General, Ottawa.

THE EDINBURGH LIFE ASSURANCE COMPANY.

Register No. 1425. Certificate of Registry No. 754.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, David Higgins, Toronto. Suits by or against the Company may be brought in the name of the Edinburgh Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following · 8 and 9 Vict., chap 76; 21 Vict, chap. 3.

3. *The members are related* as shareholders in an incorporated joint stock company, having a share capital of £500,000, in 5,000 shares of £100 each, of which capital £100,000 or £20 per share has been paid up and £400,000 remains uncalled. By a recent resolution of the proprietors a sum of £25,000 was transferred to be paid up capital, increasing the same to £100.000 as above mentioned, and the liabilities of the members is limited to the amount remaining unpaid upon the shares held by them in terms of the contract and co-partnership and Act of Parliament.

5. The Company is now collecting premiums and paying claims in Canada in virtue of clause 32 of The Insurance Act, R.S C., chap. 124.

5. *Deposited assets.*—The Company has deposited with the Receiver-General of Canada the sum of $157,017 as special security for the policy holders in Canada.

THE LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.

Register No. 1489. Certificate of Registry No. 820.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Samuel Bruce Harman, Toronto. Suits by or against the Company may be brought in the name of the London and Lancashire Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 25 and 26 Vict, chap. 89; 30 and 31 Vict., chap. 131; 40 and 41 Vict., chap 26; 42 and 43 Vict., chap. 76; 43 Vict., chap. 19; 46 and 47 Vict., chap. 30; 49 Vict., chap. 23; 53 and 54 Vict., chap. 62 and 63, Companies Act, 1862, and amending Acts (1867 to 1890), cited as the Companies' Acts, 1862 to 1890; 27 Vict., chap. 19, Companies' Seal Act, 1864; 33 and 34 Vict, chap. 61, Life Assurance Companies' Act, 1870, and amending Acts; 35 and 36 Vict., chap. 41.

3. *The members are related as shareholders* in an incorporated joint stock company. The capital is fully subscribed. One hundred thousand pounds in 10,000 shares of £10 each, on which £1 per share was originally paid up, and a further £1 per share has been paid up out of profits declared, making £20,000 or £2 per share paid up. The liability of the members is unlimited, but in all policies issued by the Company a clause is inserted which limits the liability of the shareholders, in respect to such policies, to the amount unpaid on the shares held by them.

NOTE.—The clause referred to is as follows: Provided further, and it is hereby stipulated and agreed, that the Directors signing this policy, and the other proprietors and holders of shares in the Company, shall not individually, in any manner be, or by any process be made, liable to make good any claim or demand whatsoever under or by virtue of this policy, further than to pay and contribute to the capital of the Company the full amount of his or her shares in such capital, and that all such claims and demands shall alone be satisfied out of the capital, funds and property of the Company for the time being.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: C. P. R. Bond $43,500; and Municipal Securities, $82,921; also $1,570,000 invested with Canadian Trustees under Insurance Act. Accepted at $1,690,100.

LLOYDS PLATE GLASS INSURANCE COMPANY.

Register No. 1476. Certificate of Registry No. 807.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Arthur L. Eastmure, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, 1853, amended 1879, chap. 485, an Act to provide for the incorporation of Life and Health Insurance Companies.

3. *The members are related* as shareholders in an incorporated joint stock company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada, as special security for the policy holders therein as follows: Deposit accepted at the value of $47,298, held by the Minister of Finance.

OCEAN ACCIDENT AND GUARANTEE CORPORATION (LIMITED).

Register No. 1442. Certificate of Registry No. 772.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Wallace M. Reid, Toronto. Suits by or against the Company may be brought in the name of Ocean Accident and Guarantee Corporation (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Great Britain and Ireland, 1890, chap. 229, Acts 53 and 54 Vict. Special Act still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $105,997.

THE LONDON ASSURANCE CORPORATION.

Register No. 1412. Certificate of Registry No. 741.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, S. Bruce Harman, Toronto. Suits by or against the Company may be brought in the name of The London Assurance Corporation.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Great Britain, 54 and 55 Vic., The London Assurance Act, 1891.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Fire, Life and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $167,000 Municipal Securities, (accepted at $158,650.)

THE LONDON LIFE INSURANCE COMPANY.

Register No. 1449. Certificate of Registry No. 779.

1. Head Office, London, Ontario; John George Richter, Manager and Secretary. Suits by or against the Company may be brought in the name of The London Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 37 Vic., chap 85; Canada, 47 Vic., chap. 89; Canada, 48 and 49 Vic., chap. 94; Canada, 54 and 55 Vic., chap. 117.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing dated the 31st day of March, 1900, and expiring the 31st day of March, 1901, to transact Life Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at $57,000, held by the Government of Canada.

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

Register No. 1424. Certificate of Registry No. 753.

1. Head Office, London, Ontario; Duncan C. Macdonald, Manager and Secretary. Suits by or against the Company may be brought in the name of The London Mutual Fire Insurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Province of Upper Canada, 1859, chap. 52, General Insurance Act; Parliament of Canada, 1863; 27 Vic. chap. 52, an Act to grant certain powers to the County of Middlesex Mutual Fire Insurance Company, and to change its name; Dominion of Canada, 1878, 41 Vic. chap. 40, an Act to grant certain powers to the Agricultural Mutual Assurance Association of Canada, and to change its name; Dominion of Canada, R. S. C, chap. 124, the Insurance Act. See Statutes of Canada, 1899.

3. *The members are related* as members of a mutual fire insurance company insuring on the premium note as well as on the cash system, and the liability of the members is limited to the amount of their premium notes or cash premium, as the case may be.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted as the value of $53,029, held by the Receiver-General of Canada.

PHENIX INSURANCE COMPANY OF BROOKLYN, N. Y.

Register No. 1457. Certificate of Registry No. 787.

1. Head Office, Brooklyn, N. Y. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of Phenix Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, 1892, chap. 690, an Act in relation to Insurance Corporations, constituting chap. 38, of the general laws.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount of the shares held by them, the whole amount of the shares being, however, (pursuant to the laws of the State) fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Fire and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $100,000.

THE MANUFACTURERS' LIFE INSURANCE COMPANY.

Register No. 1492. Certificate of Registry No. 823.

1. Head Office, Toronto; J. F. Junkin, Manager. Suits by or against the Company may be brought in the name of The Manufacturers' Life Insurance Company.

2 *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 104, 1887, Vict. 50 and 51, an Act to incorporate The Manufacturers' Life Insurance Company; Canada, R.S.C. (1886), chap. 124, The Insurance Act.

3. *The members are related* as members of an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $114,950, held by the Government of Canada.

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Register No. 1467. Certificate of Registry No. 798.

1. Head Office, Toronto, Ontario; J. E. Roberts, Manager. Suits by or against the Company may be brought in the name of The Dominion of Canada Guarantee and Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 104, 1887, Vict. 50 and 51: Canada, R.S.C., chap. 124, The Insurance Act; 1898, special Act, 1899, special Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Guarantee, Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $83,776 held by the Government of Canada.

THE MERCANTILE FIRE INSURANCE COMPANY.

Register No. 1419. Certificate of Registry No. 748.

1. Head Office, Waterloo, Ontario ; Alfred Wright, Secretary, Toronto. Suits by or against the Company may be brought in the name of The Mercantile Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following : Ontario, 37 Vict. chap. 87, an Act to incorporate the Mercantile Fire Insurance Company ; 55 Vict. chap. 101, an Act to amend the Act to incorporate The Mercantile Fire Insurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, under and as set forth in their said Act of Incorporation, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of $109,662, held by the Receiver General at Ottawa.

THE COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY.

Register No. 1430. Certificate of Registry No. 760.

1. Head Office, Toronto, Ontario ; B. H. Scott, Secretary. Suits by or against the Society may be brought in the name of The Commercial Travellers' Mutual Benefit Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following : R S O. 1887, chap. 172 ; Ontario, 1888, chap. 26 ; Ontario, 1890, chap. 39 ; Canada, R. S. C. chap. 124, an Act respecting Insurance.

3. *The members are related* as members of an assessment society, and the liability of the members is limited to assessments and annual fees. (By-laws, article 15, provides as follows : "There shall be payable upon the decease of a member . . . which sum shall be realized as far as may be necessary from assessments made on each member until the same is paid in full, without deduction or abatement.")

4. The Society is now authorized by certificate of registration issued by the Dominion of Canada, bearing date the 31st of March, 1900, and expiring on the 31st day of March 1901, to transact Assessment Life Insurance.

THE DOMINION LIFE ASSURANCE COMPANY.

Register No. 1434. Certificate of Registry No. 764.

1. Head Office, Waterloo, Ontario. Thomas Hilliard, Managing Director. Suits by or against the Company may be brought in the name of the Dominion Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following. Canada, 1889, 52 Vict., chap. 95, an Act to incorporate the Dominion Life Assurance Company; R. S. C., chap. 124, The Insurance Act; R. S. C., chap. 118, The Companies' Clauses Act.

3. *The members are related* as shareholders in an incorporated joint stock company, with a subscribed capital of $257,600, of which 25 per cent. has been called in and fully paid up in cash, amounting to $64,400, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them, being 75 per cent. of the said subscribed capital stock.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring the 31st day of March, 1901, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held as security for the policy holders in Canada as follows: Deposit accepted at the value of $53,598, held by Receiver General of Canada.

THE DOMINION PLATE GLASS INSURANCE COMPANY.

Register No. 1409. Certificate of Registry No. 738.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Le Grand Reed, Toronto. Suits by or against the Company may be brought in the name of the Dominion Plate Glass Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 1888, chap. 95, an Act to incorporate the Dominion Plate Glass Insurance Company.

3 *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $5,000 Province of Quebec bonds and $11,000 Municipal Securities. Total $16,000. (Accepted at 15,450

DOMINION BURGLARY GUARANTEE COMPANY (LIMITED)

Register No. 1446. Certificate of Registry No. 776.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Henry D. P. Armstrong, Toronto. Suits by or against the Company may be brought in the name of the Dominion Burglary Guarantee Company (Limited)

2. *Company how constituted or incorporated.*—The Company was incorporated by an Act of Parliament of Canada, in the fifty-sixth year of Her Majesty's reign, and assented to on the first day of April, 1893.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Canada, R. S. C., chap. 124, The Insurance Act, and the Act of Incorporation, 56 Vict., chap. 78, Canada.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Burglary Guarantee Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $26,600 held by the Treasury Department, Ottawa.

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

Register No. 1408. Certificate of Registry No. 737.

1. Head Office, Toronto; H. N. Roberts, Secretary-Treasurer. Suits by or against the Company may be brought in the name of the corporation.

2. *The legislative enactments* by which the powers, duties, rights and obligationss of the Company are now declared, defined, limited or governed, are the following: Parliament of Canada, 38 Vict., chap 95, an Act to incorporate The Canadian Steam Users' Insurance Association; 45 Vict., chap. 102, an Act to amend the Act incorporating the Canadian Steam Users' Association; 52 Vict., chap. 97 an Act to amend the Act incorporating The Boiler Inspection and Insurance Company of Canada; 55 Vict., an Act respecting The Boiler Inspection and Insurance Company of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4 The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Steam Boiler Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $51,988, held by the Receiver General of Canada.

SUN INSURANCE OFFICE.

Register No. 1411. Certificate of Registry No. 740.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Henry M. Blackburn, Toronto. Suits by or against the Company may be brought in the name of the Chairman or Treasurer of the Directors for the time being, or of the Secretary of the Office.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of the United Kingdom of Great Britain and Ireland, 54-55 Vict., chap. 97, Sun Insurance Office Act, 1891.

3. *The members are related* as shareholders in an unincorporated joint stock company, and the liability of the members is limited by contract to the amount remaining unpaid upon the shares held by them. [See Sun Insurance Office Act, 1891, 54-55 Vict., chap. 97 (Imp.), sec. 21.]

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring the 31st day of March, 1901, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for policy holders therein as follows: Deposit accepted at the value of $214,272 held by the Superintendent of Insurance, Ottawa

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

Register No. 1477. Certificate of Registry No. 808

1. Head Office, New York. Chief Agent and Attorney for Ontario, Geo. A. Kingston, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following : Charter filed under the law of New York ; Dominion of Canada, R. S. C. 124, the Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them—all of the stock ($100,000) being, however, fully paid up, pursuant to the law of New York State.

4. The Society is now authorized by license issued by the Dominion of Canada bearing date the 31st March, 1900, and expiring on the 31st day of March, 1901, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of $131,394 held by Receiver-General of Canada.

THE MUTUAL LIFE ASSURANCE COMPANY. OF CANADA.*

Register No. 1428. Certificate of Registry No. 758.

1. Head Office, Waterloo, Ontario ; Geo. Wegenast, Manager. Suits by or against the Company may be brought in the name of the Mutual Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following : Canada, 51 Vict., chap. 33, an Act to incorporate The Ontario Mutual Life Assurance Company ; 52 Vict., chap. 96, an Act to amend the Act incorporating the Ontario Mutual Life Assurance Company. Special Act (D) 1900.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Life Insurance.

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of $103,075, held by Receiver-General, Ottawa.

* Formerly the Ontario Mutual Life Assurance Company.

THE INSURANCE COMPANY OF NORTH AMERICA.

Register No. 1431. Certificate of Registry No. 761.

1. Head Office, Philadelphia, U.S. Chief Agent and Attorney for Ontario, W. A. Medland, Toronto.

2. The Company was incorporated by Act of General Assembly, April 14th, 1794, of the Commonwealth of Pennsylvania, U.S.A., and the documents evidencing the same are filed or deposited in the office of the Secretary of State at Harrisburg, Penn.

3. *The members are related* as members of a joint stock company, capital $3 000,000, fully paid, and the liability of the members is limited to the amount of their full paid stock.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Fire and Inland Marine Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value $105,450.

THE HOME LIFE ASSOCIATION OF CANADA.

Register No. 1423. Certificate of Registry No. 752.

1. Head Office, Toronto: A. J. Pattison, Manager. Suits by or against the Company may be brought in the name of the Home Life Association of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Dominion of Canada, 53 Vict., chap. 46, 1890 (Special Act). R S C., chap. 124, the Insurance Act; R.S.C., chap. 118, the Companies' Clauses Act: Special Act (D), 1899.

3 *The members are related* as shareholders of an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at $57,913·

THE IMPERIAL INSURANCE COMPANY (LIMITED.)

Register No. 1429. Certificate of Registry No. 759

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, Alfred W. Smith, Toronto. Suits by or against the Company may be brought in the name of The Imperial Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Great Britain and Ireland, 1892, chap. 112, Acts 54 and 55 Vict.

3. *The members are related* as shareholders in an incorporated joint stock company, registered under and subject to the Companies' Acts, 1862 to 1890 (which limit the liability of the members), and with memorandum of and articles of Association, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Fire Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $129,463 Canada Stock and $63,266.67 Province of British Columbia, 3 per cent. Stock.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

Register No. 1441. Certificate of Registry No. 751.

1. Head Office, London, England, and Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Robert Nelson Gooch, Toronto. Suits by or against the Company may be brought in the name of the North British and Mercantile Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1860, 23-24 Vict., chap. 115 (Imp.), The North British Insurance Company's Act, 1860; 1862, 25 26 Vict., chap. 102, North British and Mercantile Insurance Company's Act, 1862; 1870, 33 Vict., chap. 21, The North British and Mercantile Insurance Company's Act, 1870; 1882, 45 Vict., chap. 52, The North British and Mercantile Insurance Company's Act, 1882; 1889, 52-53 Vict., chap. 142, The North British and Mercantile Insurance Companys' (Scottish Provincial Transfer) Act, 1889; 1892, 55 Vict., (Royal Assent 20th May, 1892), The North British and Mercantile Insurance Company's Act, 1892.

3 *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Fire and Life Insurance.

5. *Deposited assets*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $124,000 Montreal Harbor Bonds; $478,000 Municipal Debentures; $25,000 Province of New Brunswick Bonds; $31,146 67 Province of Manitoba Bonds; $50,613.33 Victoria Government Bonds; $97,333.33 Queensland Bonds. Total $806,093.33. Accepted at $769,693.

MANCHESTER ASSURANCE COMPANY.

Register No. 1484. Certificate of Registry No. 815.

1. Head Office, Manchester, England. Chief Agent and Attorney for Ontario, James Boomer, Toronto. Suits by or against the Company may be brought in the name of The Manchester Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The several (Imp) Public General Acts affecting insurance companies, and the business of insurance; Canada, R. S. C., chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is unlimited.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada, as special security for the policy holders therein as follows: $102,200 Canada 3½ per cent. Stock, and $60,000 Canada 4 per cent. Stock.

ÆTNA INSURANCE COMPANY.

Register No. 1458 Certificate of Registry No. 788

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Thomas R. Wood, Toronto. Suits by or against the Company may be brought in the name of The Ætna Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly of the State of Connecticut, 1820, 1839, 1857, 1864, 1877, 1881, 1886.

3. *The members are related* to each other as shareholders of an incorporated joint stock company, and the liability of the members is *nil* as the stock is fully psid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Fire and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $40,000 Municipal Securities, $4,000 Montreal Harbor Bonds, and $94,000 Canadian Pacific Railway Bonds. Total deposit accepted at $131,100.

THE NORWICH AND LONDON ACCIDENT INSURANCE ASSOCIATION.

Register No. 1415. Certificate of Registry No. 744

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1. Head Office, Norwich, England. Chief Agent and Attorney for Ontario, Hugh Scott, Toronto. Suits by or against the Company may be brought in the name of the Trustees of the Association, or any of the Directors; and the Association may be sued in its own name.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: There was no Act of Parliament in force for regulating insurance companies in England at the time this Association was established; in Canada, the Company is governed by the public general law of the Dominion and of the Province.

3. *The members are related* as shareholders in an unincorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them, by a special clause inserted in each policy, in accordance with the provisions of clause 42 of the Deed of Settlement.

NOTE—The clause referred to reads as follows: Provided always that the subscribed capital and other funds and property of the Association for the time being, according to this Deed or Supplemental Deed of Settlement of the Association, shall alone be liable to make good and satisfy all claims and demands under this policy, and no director or shareholder of the Association, his heirs, executors or administrator shall be in anywise individually subject or liable to any such claims demands, or to any process or execution in respect thereof, beyond so much of the share or shares held by him, her or them, in the said capital as at the time of such claims or demands being made, shall not be subject to prior claims or demands, and shall not have been then paid up, and no other person shall on any account whatsoever, be in anywise subject or liable to any claim or demand in respect of this policy.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900 and, expiring on the 31st day of March, 1901, to transact Accident Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: In Canada, deposit accepted at the value of $58,400, Canada 4 per cent. Bonds.

THE NORWICH UNION FIRE INSURANCE SOCIETY.

Register No 1496 Certificate of Registry No. 827.

1. Head Office, Norwich, England Chief Agent and Attorney for Ontario, John B. Laidlaw, Toronto. Suits by or against the Society may be laid in the name of the Public Officers of the Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: Parliament of Great Britain and Ireland, 1879, The Norwich Union Fire Insurance Society's Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policy polders therein as follows: $124,333 Canada Stock, $48,667 Br. Conl. stock, and $25,000 Loan Company's Debentures accepted at $196,750.

AMERICAN SURETY COMPANY OF NEW YORK.

Registry No. 1461. Certificate of Registry No. 792.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Alexander Dixon, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, 1892, chap. 690.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them. The capital of the Company is $1,000,000, and is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $50,000 United States Bonds.

THE NATIONAL ASSURANCE COMPANY OF IRELAND.

Register No. 1439. Certificate of Registry No. 769.

Head Office, Dublin, Ireland. Chief Agent and Attorney for Ontario, J. H. Ewart, Toronto. Suits by or against the Company may be brought in the name of The National Assurance Company of Ireland.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following, in addition to the Charter: Parliament of the United Kingdom, 1876, 39-40 Vict, chap. 86, an Act for transferring to the National Assurance Company of Ireland, the business of The Liberal Annuity Company of Dublin; for amending the Charter for the first named Company and for other purposes; 1887, 50-1 Vict., an Act to amend The National Assurance Company of Ireland Act, 1876, and to make further provisions with respect to the charter and capital of the Company; and as to agreements made by the Company and for other purposes.

3. *The members are related* as shareholders in an incorporated company, whose capital is £1,000,000, divided into 40,000 shares of £25 each, on each of which £2 10s. has been paid, with power under aforesaid charter to increase the capital to £2,000,000, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $100,161 Canada stock.

THE HARTFORD FIRE INSURANCE COMPANY.

Register No. 1436. Certificate of Registry No. 766.

1. Head Office of the Company, Hartford, Conn. Chief Agent and Attorney for Ontario, Peter A. McCallum, Toronto. Suits by or against the Company may be brought in the name of The Hartford Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter of 1810 and subsequent amendments.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the par value of stock held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1900, and expiring 31st March, 1901, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: In Canada, deposit accepted at the value of $141,036, held by the Minister of Finance.

THE PHŒNIX INSURANCE COMPANY OF HARTFORD.

Register No. 1472. Certificate of Registry No. 803.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Richard H. Butt, Toronto. Suits by or against the Company may be brought in the name of The Phœnix Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter, May 26th, 1857: amendments to Charter, January 15th, 1874; March 31st, 1881; February 25th, 1885.

3. *The members are related* as shareholders in an incorporated joint stock company, with a capital of $2,000,000, consisting of 20,000 shares of $100 each, fully paid up in cash, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901 to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for policy holders therein as follows: Deposit accepted at the value of $176,950 held by Receiver-General.

THE CONNECTICUT FIRE INSURANCE COMPANY.

Register No. 1462. Certificate of Registry No. 793.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Edwin P. Pearson, Toronto. Suits by or against the Company may be brought in the name of The Connecticut Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly, State of Connecticut, May Session, 1850, Incorporation; State of Connecticut, May Session, 1875, power to increase capital to $1,000,000; State of Connecticut, January, 1884, time of annual meeting changed.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability is limited to the amount of stock owned.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Fire Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposits accepted at the value $100,000, held by the Dominion of Canada.

MUTUAL RESERVE FUND LIFE ASSOCIATION.

Register No. 1498. Certificate of Registry No. 650.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, W. J. Murray, Toronto. Suits by or against the Company may be brought in the name of The Mutual Reserve Fund Life Association.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, 1875, chap 267, an Act for the incorporation of Societies and Clubs for certain lawful purposes; 1883, chap. 175, an Act to provide for the incorporation and regulation of Co-operative or Assessment Life and Casuality Insurance Associations and Societies.

3. *The members are related* as follows: Each policy holder becomes a member of the Association, and becomes entitled to a vote at the annual meeting of the Association, and there is no liability incurred by becoming a member of the Association.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March. 1900, and expiring on the 31st day of March, 1901, to transact Life Insurance on the Assessment Plan.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policy-holders therein as follows: Deposit accepted at the value of $253,045 held by Receiver-General.

THE CANADA ACCIDENT ASSURANCE COMPANY.

Register No. 1433. Certificate of Registry No. 763.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, A. F. Jones, Toronto. Suits by or against the Company may be brought in the name of The Canada Accident Assurance Company.

2. *The legislative enactnents* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Dominion of Canada, 1887, 50-51 Vic. chap. 106, an Act to incorporate the Canada Accident Assurance Company. See Statutes of Canada 1899.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Accident, Sickness and Plate Glass Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $36,676 held by the Dominion Government.

LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

Register No. 1455 Certificate of Registry No. 785

1. Head Office, London, England. Chief Agent and Attorney for Ontario, David W. Alexander, Toronto. Suits by or against the Company may be brought in the name of The London Guarantee and Accident Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the company are now declared, defined, limited or governed are the following: United Kingdom, 1867, chap. 31, The Companies' Act; 1870, chap. 102, Joint Stock Companies' Arrangement Act, 1870; 1877, chap. 26, 1879, chap. 79, 1880, chap. 19, 1883, chap. 23, 1883, chap. 30, 1886, chap. 23, 1890, chap. 62, 1890, chap. 63, Companies' Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by licensed issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Guarantee, Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted to the value of $80,582, held by Glynn & Co., in the name of the Reciver-General of Canada.

THE BRITISH EMPIRE MUTUAL LIFE ASSURANCE COMPANY.

Register No. 1483. Certificate of Registry No. 814.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Alfred W. Smith, Toronto. Suits by or against the Company may be brought in the name of The British Empire Mutual Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Great Britain and Ireland, 15 Vict., chap. 53, The British Empire Mutual Life Assurance Act, 1852; 25 and 26 Vict., chap. 89, The Companies' Act, 1862.

3. *Members, how related* —All persons who have effected policies (for the time being in force) are entitled to participate in profits, and the liability of the members is limited to the funds and property of the Company by virtue of a proviso in the policies.

NOTE—The proviso above referred to reads as follows: Provided that the funds and property of the Company, according to the said Deeds of Settlement, shall alone be liable for the payment of the moneys payable by or under this policy; and that no director or member of this Company shall be responsible for the payment of or contribution towards

the moneys payable by or under this policy, or personally liable to any demand in respect thereof. And that this policy shall not be deemed or taken to be the contract or engagement or assurance of us by whom this policy is signed, or of any director or member of the said Company, and that no suit or proceeding whatever shall be brought, taken or issued against us or any director or member of the said Company, or against our lands or goods, or the lands or goods of any director or member of the said Company, for any breach, non-performance or non-observance of this policy.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $130,354, held by the Government of Canada, also $1,057,500 invested in the hands of Canadian Trustees under the Insurance Act.

METROPOLITAN LIFE INSURANCE COMPANY.

Register No. 1448. Certificate of Registry No. 778.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, W. O. Washburn, Toronto. Suits by or against the Company may be laid in the name of the Metropolitan Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following. New York State, 1883, chap. 437, an Act to amend the charter of the Metropolitan Life Insurance Company of the City of New York.

3. *The members are related* as shareholders in an incorporated joint stock company; their stock is fully paid and they have no liabilities as shareholders in the Company. The Company in its ordinary department is by its charter a mixed company; whereby after the payment of a dividend of seven per cent. per year, and after providing for all the outstanding liabilities of the Company, the remaining profits or surplus are placed to the credit of the policy holders.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $432,606, held by Receiver-General.

THE GREAT WEST LIFE ASSURANCE COMPANY.

Register No. 1447. Certificate of Registry No. 777.

1. Head Office of the Company, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, Henry Brock, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 54-55 Vict., c. 115 (D) an Act to incorporate The Great West Life Assurance Company.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Life Insurance.

5. *Deposited assets*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $53,200.

THE STAR LIFE ASSURANCE SOCIETY.

Register No. 1460. Certificate of Registry No 790.

1. Head Office of the Society, London, Eng. Chief Agent and Attorney for Ontario, Alfred W. Briggs, Toronto. Suits by or against the Company may be brought in the name of The Star Life Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Deed of Settlement, 2nd October, 1843; The Star Life Assurance Society Act, 1868; The Star Life Assurance Society Act, 1884; Resolutions adopted 13th of August, 1884; Resolutions adopted 1st April, 1885; Articles.

3 *The members are related* as shareholders in the society to the extent of their shares therein as defined by the Deed of Settlement, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

NOTE.—Each policy of the Society contains the following stipulation: Provided that the funds and property of the Society, for the time being remaining unapplied and undisposed of, shall alone be answerable for any claim or demand upon the Society, under or by virtue of this policy, and that only after satisfying all prior claims or demands thereon, and that no policy holder of the Society, not being a shareholder therein, shall be subject or liable to any such claim or demand either in law or equity, and that neither the directors who have executed this policy nor any other director or shareholder of the Society, whether they shall be respectively policy holders or not, shall be subject or liable to any such claim or demand, or any payment or contribution in respect thereof, beyond

so much of the share or shares (if any) held by them, him or her, in the capital of the Society, as shall not for the time being have been paid up, and as shall not be required for the satisfaction of such prior claims and demands as aforesaid ; and that upon the legal transfer by any shareholder, in accordance with the regulations of the Society, of any share, the person or persons to whom such transfer shall have been so made, and not the transferring shareholder, shall be accountable for the unpaid part of such share.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of $146,000, held by Dominion Government at Ottawa.

CANADIAN ORDER OF THE WOODMEN OF THE WORLD.

Register No. 1413. Certificate of Registry No. 742.

1. Head Office, London, Ont. ; W. C. Fitzgerald, Secretary. Suits by or against the Company may be brought in the name of The Canadian Order of the Woodmen of the World.

2. *Company, how constituted or incorporated.*—The Company was incorporated on the 1st of April, 1893, by special Act of the Dominion Parliament, in the 56th year of Her Majesty's reign, being Chapter 92.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following : Parliament of Canada, 1893, 56 Vict., chap. 92 ; R.S.C. 1886, chap. 124.

4 *The members are related* as members of an assessment company, and the liability of the members is unlimited.

5. The Company is now authorized by certificate of registration, issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Life Insurance on the Assessment plan to the extent authorized by the Act of Incorporation.

6. *Deposited assets.*—The Company has no deposit with the Government of Canada.

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY (LIMITED).

Register No. 1495. Certificate of Registry No. 826.

1. Head Office, Liverpool, Eng. Chief Agent and Attorney for Ontario, Hugh Scott, Toronto. Suits by or against the Company may be brought in the name of The British and Foreign Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89; 30 and 31 Vict., chap. 131; 40 and 41 Vict., chap. 26; 42 and 43 Vict., chap. 76; 43 Vict., chap. 19; 46 and 47 Vict., chap. 30; 49 Vict., chap. 23; 53 and 54 Vict., chaps. 62, 63 and 64.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Ocean and Inland Marine and insuring registered mail matter in transit from any one point in Canada to any other point in Canada.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $111,150, held by the Finance Department, Ottawa.

EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED).

Register No. 1466. Certificate of Registry No. 797.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, Charles W. I. Woodland, Toronto. Suits by or against the Company may be brought in the name of the Employers' Liability Assurance Corporation (Limited).

2 *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 1862, The Companies' Act; chap. 104, Joint Stock Companies' Arrangement Act, 1870; 1877, chap 26; 1879, chap. 79; 1880, chap. 19; 1883, chap. 23; 1883, chap. 30; 1886, chap. 23; 1890, chap. 62; 1890, chap. 63, Companies' Acts. Public Acts, still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Guarantee and Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: $52,317 Canada Bonds and $38,933 Province of Quebec Bonds.

CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

Register No. 1427. Certificate of Registry No. 757.

1. Head Office, Ottawa; John Emo, Manager. Suits by or against the Company may be brought in the name of the Canadian Railway Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 118, 1894, Vict. 57 and 58, An Act to incorporate the Canadian Railway Accident Insurance Company; Canada, R. S. C., chap. 124, The Insurance Act; see Statutes of Canada, 1899.

3 *The members are related* as members of an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Accident and Sickness Insurance, limited to typhoid fever, typhus fever, scarlet fever, smallpox and diphtheria.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $25,403 held by the Government of Canada.

ONTARIO ACCIDENT INSURANCE COMPANY.

Register No 1475. Certificate of Registry No. 806.

1. Head Office, Toronto, Ont.; A. L. Eastmure, Manager. Suits by or against the Company may be brought in the name of the Ontario Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 58-59 Vict., chap. 83; R. S. C., chap. 124, The Insurance Act; 60-61 V. c. 80 (D), extending business to sickness insurance.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $31,373, held by the Receiver-General.

NORTHERN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 1497. Certificate of Registry No. 828.

1. Head Office, London, Ontario. John Milne, Manager. Suits by or against the Company may be brought in the name of The Northern Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are as follows: 57-8 Vic. chap. 122; R.S.C., chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at $53,200.

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 1471. Certificate of Registry No 802.

1. Head Office, Toronto; Managing Director, Frederick G. Cox, Toronto. Suits by or against the Company may be brought in the name of The Imperial Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 59 Vic., chap. 50 (Canada), an Act to incorporate the Imperial Life Assurance Company of Canada; R.S.C., chap. 124, The Insurance Act; 60 Vic., chap. 203, The Ontario Insurance Act, 1897.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as cial security for the policy holders therein as follows: Deposit accepted at the value $229,590, held by the Receiver-General.

SUPREME COURT OF THE INDEPENDENT ORDER OF FORESTERS.

Register No. 1468. Certificate of Registry No. 799.

Head Office of the Company, Toronto. Chief Agent or Attorney for Ontario, Oronhyatekha, M. D.

The status of this society is now defined by the following Acts: 59 Vic. (Ont) chap. 120, an Act respecting the Supreme Court of the Independent Order of Foresters; 59 Vic. (Can.) chap. 51, an Act to amend the Act incorporating the Supreme Court of the Independent Order of Foresters.

By virtue of this legislation and of R S.C. chap 124, the Society made a deposit of $100,000 with the Government of Canada, and was by that Government on 1st May, 1896 licensed for the transaction of Life, Disability and Sickness Insurance with its members on the assessment plan to the extent specified in the Act of Canada of 1896, amending the Act incorporating the Supreme Court. The legal effect of the foregoing was to alter the registry of the society in the Department of Insurance for Ontario and transfer, as from the 1st of May, 1896, the society from the Friendly Society to the Insurance Company Register.

ROYAL VICTORIA LIFE INSURANCE COMPANY.

Register No. 1494, Certificate of Registry No. 825.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, M. N. Burke, Toronto. Suits by or against the Company may be brought in the name of Royal Victoria Life Insurance Company.

2. *Company, how constituted or incorporated.*—The Company was lawfully incorporated in 1897.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following. R.S.C. c. 124, Insurance Act; 60 61 Vic. c. 81 (D), The Royal Victoria Life Insurance Company's Act; R S O. 189 , c. 203, The Ontario Insurance Act.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Life Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $71,449, held by the Dominion Government.

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

Register No. 1418. Certificate of Registry No. 747.

1. Head Office, Glasgow Scotland. Chief Agent and Attorney for Ontario, F. W. Kingstone, Toronto. Suits by or against the Company may be brought in the name of the Scottish Amicable Life Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following : 12-13 Vic. c. 22 ; 33-34 Vic. c. 61 ; 34-35 Vic. c. 58.

3. *The members are related* as members of a mutual Company.

4. The Company is now collecting premiums and paying claims in Canada in virtue of clause 32 of The Insurance Act, R. S. C., chap. 124.

5. *Deposited assets.*—The Company has deposited with the Receiver.General of Canada the sum of $189,906.94 as special security for the policy holders in Canada.

GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA.

Register No. 1414. Certificate of Registry No. 743.

1. Head Office, London, Ont. Chief Agent for Ontario, Samuel R. Brown. Suits by or against the Society may be brought in the name of the Grand Council of the Catholic Mutual Benefit Association of Canada.

2. The society was transferred from the Friendly Society to the Insurance Company Register from the 25th April, 1896, and is now authorized under section 38 of chapter 121 (Can.) to transact Life Insurance on the Assessment Plan.

3. The Corporation has no deposit with the Government of Canada.

THE AMERICAN FIRE INSURANCE COMPANY.

Register No. 1485. Certificate of Registry No. 816.

1. Head Office, New York. Chief Agent and Attorney for Ontario, James Boomer, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter filed under the law of New York; Dominion of Canada, R. S. C. chap. 124, the Insurance Act.

3 *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amonnt remaining unpaid upon the shares held by them—all of the stock being, however, fully paid up, pursuant to the law of New York State.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1900, and expiring on the 31st day of March, 1901, to transact Fire Insurance.

5. *Deposited assets* —Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $100,000, held by the Receiver-General of Canada.

CANADIAN FIRE INSURANCE COMPANY.

Register No. 1465. Certificate of Registry No. 796.

1. Head Office, Winnipeg, Man. W. S. Alley, Toronto, Manager. Suits by or against the Company may be brought in the name of The Canadian Fire Insurance Company.

2. Chief Agent and Attorney for Ontario, W. S. Alley, Toronto.

3 *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are as follows: 60-1 Vic., chap. 76; R. S. C. chap. 124, The Insurance Act.

4. *The members are related* as shareholders in an incorporated joint stock Company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1900, and expiring 31st March, 1901, to transact Fire Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in various states or countries as special security for the policy holders respectively therein as follows: In Canada, deposit accepted at $50,000.

THE VICTORIA-MONTREAL FIRE INSURANCE COMPANY.

Register No. 1026. Certificate of Registry, No. 831.

1. Head Office, Montreal. Chief Agent and Attorney for Ontario, Henry J. Wright, Toronto. Suits by or against the Company may be brought in the name of the Victoria-Montreal Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada chap. 119, 1898, 61 Vict.. An Act to incorporate The Victoria-Montreal Fire Insurance Company; Canada R. S. C., chap. 124, The Insurance Act.

3. *The members are related* as members of an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Fire Insurance.

5. *Deposited assets* —Assets of the Company are deposited and held in Canada as special security for the policy-holders therein as follows: Deposit $51,587, Province of New Brunswick Bonds held by the Government of Canada.

NATIONAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 1459. Certificate of Registry No. 789.

1. Head Office, Toronto, Ontario; R. H. Matson, Manager. Suits by or against the Company may be brought in the name of the National Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 60-61 Vict. chap. 87; R. S. C, chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901 to transact Life Insurance.

5 *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $50,000 held by the Receiver-General.

LAW UNION AND CROWN INSURANCE COMPANY.

Register No. 1487 Certificate of Registry No. 818

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Cecil Bethune, Ottawa. Suits by or against the Company may be brought in the name of the Law Union and Crown Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom 7 and 8 Vic. c. 110; 25 and 26 Vic. c. 59.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

NOTE.—No 7 of the Articles of Association provides as follows: "In every fire or life policy, or other written contract to be executed or entered into by or on behalf of the company, by which any responsibility shall be undertaken or incurred by or imposed upon the company there shall be inserted a clause or clauses providing so far as lawfully may be that no shareholder or director of the Company, nor the estate or effects of any such shareholder or director shall either in respect of his being such or by reason of any matter or thing done by him or by any other person in virtue of any authority or power hereby given be answerable for or in respect of any such policy oy other contract beyond the amount of the instalment or instalments which at the time of the claim to be made in respect of such policy or other contract shall be remaining unpaid upon his share or shares, nor be liable to be called upon for any further sum than such then unpaid amount; or such other clause or clauses as shall effectually protect every such shareholder and Director from all personal and individual liability in respect of any such policy or other contract, and limit the liability thereunder to the funds of the Company applicable pursuant to the provisions of these articles to the satisfaction of claims upon such policy or contract."

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit with Receiver General of Canada as follows: Deposit accepted at $174,019.

SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS IN THE DOMINION OF CANADA.

Register No. 1463. Certificate of Registry No. 830

1. Head Office of the Corporation, Toronto. Chief Agent and Attorney for Ontario, W. Williams, Toronto.

2. The Corporation as now registered was constituted by the special Act of the Parliament of Canada, 61 Vict., 1898, chap. 91.

3. The Corporation is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1900, and expiring on the 31st day of March, 1901, to transact Life and Sickness Insurance.

4. The Corporation has no deposit with the Government of Canada.

NEW YORK PLATE GLASS INSURANCE COMPANY.

Register No. 1461. Certificate of Registry No. 791.

1. Head Office, New York. Chief Agent and Attorney for Ontario, W. H. Hall, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter filed under the law of New York, chap. 439, 1877; Dominion of Canada, R. S. C. chap. 124, the Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company,

and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by th
bearing date the 31st March, 1900, and expiring on the 31st day of March, 1901, to transact Plate Glass Insurance.

5. *Depoitted assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $10,000, held by Minister of Finance.

THAMES AND MERSEY MARINE INSURANCE COMPANY (LIMITED).

Register No. 1481. Certificate of Registry No. 812

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, George McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Thames and Mersey Marine Insurance Company (Limited).

2 *Company, how constituted or incorporated.*—The Company was registered under the Act of 7 and 8 Vict., chap. 110, on 21st June ,1860, in London, and was there incorporated under the Companies' Act, 1862, as a limited company on 31st October, 1862, and the documents evidencing the same are filed or deposited in the Companies Registration Office, Somerset House, London.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company being found within the intent of sec. 3a and 49 (4) of the Insurance Act of Canada, was, upon due application, admitted to registry in Ontario for the transaction of Ocean Marine Insurance for the term ending 31st March, 1901, pursuant to Statute of Ontario, 56 Vict., chap. 32, sec. 10 (5).

5. *Deposited assets.*—In Canada, pursuant to sec. 3a and 49 (4) Insurance Act of Canada, no deposit is required of this company.

Balance Sheet for the Year Ending 31st December, 1899.

Profit and Loss Account, 31st December, 1899.

	£	s.	d.	£	s.	d.
Balance 1st January, 1899	62,005	6	10			
Less Dividends paid February and July, 1899	50,000	0	0			
				12,005	6	10
Balance of Underwriting Account, 1898, at 31st December, 1898				176,101	8	6
Interest on Investments				33,655	11	2
Profit on sale of investments				3,437	19	6
Transfer fees				42	16	0
				£225,243	2	0

	£	s.	d.	£	s.	d.
Claims, returns and re-insurance paid on 1898 account, from 1st January, 1899, to date	152,121	18	9			
Amount carried to suspense account on closing 1898 account	37,000	0	0			
Underwriters' commission on 1898 account	42	5	7			
Bad debts, 1898 account	251	19	7			
Income tax, 1898 account	131	9	5			
				189,547	13	4
Balance carried down				35,695	8	8
				£225,243	2	0

Underwriting Account, 1899.

	£	s.	d.
Premiums—Less returns and re-insurances	377,632	8	0
	£377,632	8	0

	£	s.	d.	£	s.	d.
Claims paid				132,995	18	7
Office expenses, including salaries, etc., London, Liverpool and Manchester	£25,387	8	2			
Directors' and auditors' fees	6,750	0	0			
General law charges	36	11	2			
Donation to Transvaal war fund	105	0	0			
	32,278	19	4			
Less proportion charged to internal re-insurance account	1,358	6	8			
				30,920	12	8
Agency expenses				18,631	1	11
Balance carried down				195,084	14	10
				£377,632	8	0

General Balance Sheet, 31st December, 1899.

	£	s.	d.
To capital paid up	200,000	0	0
" reserve fund	450,000	0	0
" outstanding accounts	9,334	17	9
" internal re-insurance account	80,433	15	2
" investment fluctuation account, being the increase in mark t value of securities since 30th June, 1871	172,892	10	9
" suspense account	70,880	5	0
" dividends not yet claimed	546	17	0
" bills payable	216	15	9
" balance of profit and loss account	35,695	8	8
" " underwriting account, 1899	195,084	14	10
	£1,215,085	4	11

	£	s.	d.	£	s.	d.
By investments				1,041,022	11	6
" debtors for premiums, etc.				116,187	15	0
" interest accrued, but not received				13,391	13	0
" office furniture and fixtures				784	5	11
" stamps on hand				527	13	5
" bills receivable				5,536	1	1
" cash on deposit	£14 000	0	0			
" " at bankers and in hand	23,635	5	0			
				37,635	5	0
				£1,215,085	4	11

We have audited the books of the offices of the Company in our respective districts, and hereby certify that the above accounts are correctly compiled in accordance therewith. We have also individually satisfied ourselves of the existence of the securities belonging to our respective offices.

J. F. Clarke, London,
J. S. H. Banner, Liverpool,
Wm. Ashworth, Manchester. } *Auditors*

FIREMAN'S FUND INSURANCE COMPANY.

Register No. 1482. Certificate of Registry No. 813.

1. Head Office, San Francisco, California. Chief Agent and Attorney for Ontario, George McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Fireman's Fund Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Legislature of California, 1872, Civil Code of California,—Public Act still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and by the laws of California each stockholder is individually and personally liable for such proportion of its debts and liabilities as the amount of shares owned by him bears to the whole of the subscribed capital stock of the corporation, and for a like proportion only of such debt or claim against the corporation. All the capital has been subscribed, fully paid up and issued.

4. The Company being found within the intent of sec. 3a and 49 (4) of The Insurance Act of Canada, was, upon due application, admitted to registry in Ontario for the transaction of Ocean Marine Insurance and the registry has been renewed until 30th April, 1901, pursuant to Statute of Ontario, 56 Vic., chap. 32, sec. 10 (5).

5. *Deposited assets.*—In Canada, pursuant to sec. 3a and 49 (4) Insurance Act of Canada, no deposit is required of this Company.

THIRTY SEVENTH ANNUAL STATEMENT, JANUARY 1ST, 1900.

W. J. DUTTON ..... President.
B. FAYMONVILLE ..... Vice-President.
J. B. LEVISON ..... 2nd Vice-President.
L. WEIEMANN ..... Secretary.

Cash Capital, fully paid in		$1,000,000 00
Funds Reserved to meet all Liabilities—		
Re-Insurance Reserves	$1,316,823 19	
Losses (not due)	171,685 17	
		$1,488,508 36
Net Surplus		1,312,720 64
Total assets		$3,801,229 00
Surplus for Policy Holders over all Liabilities		2,312,720 64

SCHEDULE OF ASSETS.

Real Estate Unencumbered			$ 491,700 00
Cash on hand and in banks			302,449 53
Omnibus Cable Co.'s Bonds			160,000 00
Market Street Railway Co.'s Bonds			125,010 00
United States Registered 4% Bonds of 1925			161,250 00
Stockton Gas and Electric Co.'s Bonds			32,800 00
Powell Street Railway Co.'s Bonds			24,200 00
Sutter Street Railway Bonds			56,500 00
Presidio and Ferris R. R. Co's Bonds			50,000 00
San Francisco and North Pacific Bonds			16,725 00
Blaine Co., Idaho, Bonds			400 00
Oakland City Gas, Light and Heat Co.'s Bonds			66,600 00
South Pacific Coast Railway Co., Cal., Bonds			16,720 00
Riverside Water Co.'s Bonds			15,000 00
San Francisco and San Joaquin Valley Railway Co.'s Bonds			38,800 00
Northern Railway Co., Cal., Bonds			45,432 00
Territory of Arizona Funding Bonds			23,100 00
Spring Valley Water Works of San Francisco Bonds			46,605 00
Baker City, Ore., Water Bonds			17,680 00
Palo Alto, Cal., School District Bonds			10,300 00
Baker City, Ore., School Bonds			15,750 00
Independence City, Ore., Bonds			3,000 00
Marine County Water Bonds			5,100 00
2896 Shares	Home Mutual Insurance Co 's Stock		600,000 00
140 "	Bank of California Stock		46,970 00
230 "	First National Bank, S.F , Stock		51,750 00
166 "	Anglo-Californian Bank Stock		10,844 88
450 "	Oakland Bank of Savings Stock		31,500 00
340 "	Sather Banking Co 's Stock		3,060 00
1000 "	California Street Cable R.R. Co.'s Stock		110,000 00
200 "	Market Street Railroad Co.'s Stock		11,850 00
625 "	Sutter Street R. R. Co.'s Stock		62,500 00
650 "	Oakland Gas, Light and Heat Co.'s Stock		34,125 00
600 "	Spring Valley Water Stock		61,200 00
200 "	Pacific Gas Improvement Co 's Stock		17,350 00
656 "	California Dry Dock Co.'s Stock		24,600 00
250 "	San Francisco National Bank Stock		26,080 00
786 "	Stockton Gas and Electric Co.'s Stock		9,825 00
50 "	Union National Bank, Oakland, Stock		7,250 00
100 "	Mercantile Trust Co., San Francisco, Stock		5,000 00
500 "	Presidio and Ferris Railroad Co. Stock		50,000 00
250 "	California Shipping Co., San Francisco, Stock		10,000 00
500 "	San Francisco Gas and Electric Co.'s Stock		43,500 00
100 "	San Jose Water Co.'s Stock		9,500 00
Loans on Bonds and Mortgages of Real Estate, worth double the amount for which the same is mortgaged, and free from any prior encumbrance			422,791 78
Loans secured by Collaterals			153,000 00
Premiums in course of collection, less Commissions			408,189 04
All other property (net)			15,221 76
Total assets			$3,801,229 00

UNION MARINE INSURANCE COMPANY (LIMITED).

Register No. 1486. Certificate of Registry No. 817.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Sydney Crocker, Toronto. Suits by or against the Company may be brought in the name of The Union Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following : United Kingdom, 25 and 26 Vict., chap. 89, The Companies' Act, 1862, and amendments thereto.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company being found within the intent of sec. 3a and 49 (4) of The Insurance Act of Canada, was, upon due application, admitted to registry in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1901, pursuant to Statute of Ontario, R.S.O. 1897, chap. 203, sec. 59 (5).

5. *Deposited assets.*—In Canada, pursuant to sec. 3a and 49 (4), Insurance Act of Canada, no deposit is required of this Company.

Profit and Loss Account to 31st December, 1899.

	£	s.	d.
To balance profit and loss account £98,388 14 10			
Less dividend paid. { 1st July, 1898, £11,445 0 0 / 2nd Feb., 1899, £13,080 0 0 } 24,525 0 0			
	73,863	14	10
" Balance underwriting account	115,262	2	6
" Interest on investments and loans, etc	25,004	2	7
" Transfer fees	30	5	0
Total	214,160	4	11

	£	s.	d.
By income tax	1,164	3	11
" Losses, averages, returns, re-insurance, and charges paid on August of 1898 ..... £91,660 5 0			
" Transferred to suspense against other claims 17,500 0 0			
	109,160	5	0
" Transvaal war fund (Widows, orphans and wounded soldiers)	100	0	0
" Balance	103,735	16	0
Total	214,160	4	11

Underwriting Account, 1899.

	£	s.	d.
To net premiums, after deducting returns, re-insurance, etc	290,244	15	1
Total	290,244	15	1

	£	s.	d.
By losses and averages paid	93,337	15	2
" General expenses (including branches, foreign agencies, subscriptions to underwriters' rooms, Lloyd's register, etc.)	27,138	4	3
" Directors' remuneration	3,000	0	0
" Auditors' fee	231	0	0
" Balance	166,537	15	8
Total	290,244	15	1

General Balance Sheet to 31st December, 1899.

	£	s.	d.
To capital—65,400 shares of £20 each—£1,308,000—upon which £2.10s. per share has been called up	163,500	0	0
" Reserve fund	300 000	0	0
" Sundry creditors	60,880	16	6
" Unclaimed dividends	175	0	0
" Investment realization suspense account	11,679	13	1
" Underwriting suspense account	43,877	1	9
" Underwriting account, 1899	166,537	15	8
" Profit and loss account £103,735 16 0			
Less interim dividend, paid 1st July, 1899 £11,445 0 0			
	92,290	16	0
Total	838,940	3	0

	£	s.	d.
By investments and loans	690,604	9	4
" Sundry debtors	120,819	5	10
" Interest to date not received	8,088	17	6
" Stamps on hand	420	9	0
" Cash and bills at bankers and in hand	19,007	3	11
Total	838,940	3	0

We have duly examined and checked the books and vouchers from which the above accounts are compiled, together with the securities held by the company, and hereby certify that they are all correct.

HARMOOD BANNER & SON,
Chartered Accountants.

LIVERPOOL, 18th January, 1900.

THE MANNHEIM INSURANCE COMPANY (LIMITED).

Register No. 1473. Certificate of Registry No. 804.

1. Head Office, Mannheim, Germany. Chief Agent and Attorney for Ontario, Robert W. Love, Toronto. Suits by or against the Company may be brought in the name of the Mannheim Insurance Company (Limited).

2. *Company, how constituted or incorporated.*—The Company was originally organized and incorporated on the 10th May, 1879, in accordance with the laws of the State of Baden (Germany), and the documents evidencing the same are filed or deposited in the Record Office of the Grand Ducal County Court, at Mannheim.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount remaining unpaid upon the shares held by them.

4. The Company being found within the intent of sec. 3a and 49 (4) of the Insurance Act of Canada, was, upan due appllcation, admitted to registry for the transaction of Ocean Marine Insurance for the term ending 30th April, 1901, pursuant to The Ontario Insurance Act, 1897.

5. *Deposited assets.*—In Canada, pursuant to sec. 3a and 49 (4), Insurance Act of Canada, no deposit is required by this Company.

RELIANCE MARINE INSURANCE COMPANY (LIMITED).

Register No. 1493. Certificate of Registry No. 824.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, John Maughan, Toronto. Suits by or against the Company may be brought in the name of The Reliance Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: Parliament of Great Britain, 25 and 26 Vict., chap. 89, The Companies' Act, 1862; 27 and 28 Vict., chap. 19, The Companies' Seals Act, 1864; 31 and 32 Victoria, chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap 104, The Joint Stock Companies' Arrangement Act; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 19, The Companies' Act, 1880; 46 and 47 Vict., chap. 30, The Companies' (Colonial Registry) Act, 1883; 49 Vict., chap. 23, The Companies' Act, 1886; 51 and 52 Vict., chap. 62, The Preferential Payments in Bankruptcy Act, 1888; 53 and 54 Vict., chap. 62, The Companies' (Memorandum of Association) Act, 1890; 53 and 54 Vict., chap. 63, The Companies' (Winding up) Act, 1890; 53 and 54 Vict., chap. 64, The Directors' Liability Act, 1890. (Public General Acts still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members in respect of any claim or demands under the Company's policies is limited to the amount remaining unpaid upon the shares held by them.

4. The Company was licensed by the Dominion of Canada for the year ending 31st March, 1901, to transact Ocean Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at $100,000.

EXCELSIOR LIFE INSURANCE COMPANY.

CONSTATING INSTRUMENTS.

1889, August 7.—Incorporated by charter (Ontario) issued under R.S.O. 1887, c. 167, s. 4, with the name of "The Protestant Life Insurance Company of Ontario, Limited." Liber 123, No. 7, Office of Provincial Registrar.

1889, December 11.—Order in Council, Ontario, changing corporate name from "The Protestant Life Insurance Company of Ontario, Limited," to "The Excelsior Life Insurance Company of Ontario, Limited."

1899, December 19.—Order in Council, Ontario, changing corporate name from "The Excelsior Life Insurance Company of Ontario, Limited," to "The Excelsior Life Insurance Company."

1900, June 6.—Order in Council, Ontario, authorizing the release of the Company's Provincial Deposit under R.S.O. 1897, c. 203, s. 44.

1900, June 6.—The Company became registered as a Dominion licensee in the Department of Insurance, Ontario.

ANGLO-AMERICAN FIRE INSURANCE COMPANY.

1899, March 16.—Incorporated by charter (Ontario) issued under R.S.O. 1877, c. 203, s. 3.

1900, August 1.—The Company deposited $51,064 with the Government of the Dominion of Canada, and obtained a license from that Government.

Application has been made to the Government of Ontario for the release of the Company's Provincial deposit under R.S.O. 1897, c. 203, s. 44.

OTTAWA FIRE INSURANCE COMPANY.

1899, September 30.—Incorporated by charter (Ontario) under R.S.O. 1897, c. 203, s. 3.

1900, March 31.—Order in Council (Ontario) authorizing the release of the Company's Provincial deposit under R.S.O. 1897, c. 203, s. 44.

1900, March 31.—The Company became registered as a Dominion licensee in the Department of Insurance, Ontario.

DIVISION B.

PROVINCIAL LICENSEES: BEING INSURANCE COMPANIES LICENSED, INSPECTED AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE THEREIN.

Life and Accident Insurance Companies

YEAR ENDING 31st DECEMBER, 1899.

CONTINENTAL LIFE INSURANCE COMPANY OF ONTARIO.

Commenced business 1st November, 1899.

HEAD OFFICE, 24 KING ST. WEST, TORONTO.

President—HON. JOHN DRYDEN, M.P.P. | *Manager*—GEORGE B. WOODS

Authorized Capital, $1,000,000.

Subscribed Capital, $437,000. Paid up, $31,736.

Deposit at Provincial Treasury, $25,000.

Statement for the two months ending 31st December, 1899.

ASSETS.

Cash on hand	$142 78	
Cash in Yonge and Richmond St. Branch Ontario Bank	30,728 79	
		$30,871 57
Bills receivable		972 72
Office furniture (not extended)	$212 76	
Outstanding premiums		928 19
Premiums on capital stock unpaid		3,081 00
Calls on capital stock unpaid		12,324 00
Total assets		$48,177 48
Subscribed capital stock, uncalled		$392,940 00

LIABILITIES.

Reinsurance reserve (interest being taken at 3½ per cent.)	$1,674 99
Amount due for salaries	95 00
" commission	423 58
" rent	25 00
" medical fees	140 00
" printing, stationery and advertising	71 53
" all other liabilities	9 50
Total amount of liabilities, except capital stock	$2,439 60
Capital stock paid up	$31,736 00

Receipts.

Amount received for premiums	$568 12
" interest	270 12
" advanced premiums	22 18
" premium on capital stock	6,873 58
" capital stock	27,494 35
" bills receivable	4,582 50
Total cash receipts	$39,810 85

Expenditure.

Amount paid for agents' commission and salary	$494 08
" salaries and auditors' fees	331 00
" travelling expenses	83 75
" incorporation and registry fees	310 00
" medical fees	12 00
" rent and taxes	50 00
" printing, stationery and advertising	602 40
" postage, telegrams and express	37 24
" interest, discount and exchange	49 04
" other expenses	226 85
Total expenses of management	$2,196 36

Miscellaneous :—

For organization expenses:	
Salary and travelling expenses	914 31
Commission and bonus on stock subscriptions	5,315 00
Stationery	50 85
Furniture	212 76
Other expenditure	250 00
Total expenditure	$8,939 28

	Number.	Amount.
Contracts taken during 1899	49	$65,500
Deductions.—*None.*		
Net number and amount of contracts on foot at 31st December, 1899.	49	$65,500

LIST OF STOCKHOLDERS, AS AT 31st DECEMBER, 1899.

Name.	Residence.	Amount subscribed.	Amount paid up.
		$ c.	$ c.
Adams, Dr. H	Embro	1,000 00	100 00
Alloway, W.	Pickering	1,000 00	100 00
Abell, Henry W., jr.	Wolseley	1,000 00	100 00
Allan, A. H.	Paisley	500 00	.....
Acheson, Geo.	Goderich	5,000 00	.....
Annis, Mary J	Port Union	500 00	50 00
Annis, C. A	"	500 00	50 00
Aikins, Dr. H. W.	Toronto	12,000 00	1,056 00
Arthur, Dr. J. R	Collingwood	4,000 00	200 00
Bartley, N. H	Ingersoll	1,000 00	100 00
Batman, E. S.	Kincardine	1,000 00	100 00
Bray, Samuel	Claremont	500 00	50 00
Blakely, Mrs A. M	Winnipeg, Man.	1,000 00	100 00
Blake, Charles	Goderich	10,000 00	600 00
Blake, Mrs. Eleanor	"	5,000 00	500 00

LIST OF STOCKHOLDERS.—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid up.
		$ c.	$ c.
Baptie, Geo	Ottawa	1,000 00	
Barclay, L. T.	Whitby	1,000 00	
Bean, Mary E.	Woodstock	2,000 00	200 00
Bredin, R. S.	Mount Forest	3,000 00	
Bingham, Dr. G. S.	Hamilton	1,000 00	100 00
Bright, A. J	Seaforth	500 00	50 00
Bright, W. D	"	500 00	50 00
Briscoe, R. A	Galt	1,000 00	
Brignall, G. A	Brougham	500 00	50 00
Boles, J. P	Ingersoll	1,000 00	100 00
Boulton, G. H.	Toronto	1,000 00	100 00
Boyer, J	Kincardine	1,000 00	100 00
Brodie, Dr. G. M.	Claremont	500 00	50 00
Brook, B. F.	Listowel	3,000 00	300 00
Bruce, W. M.	"	2,500 00	250 00
Bunting, R. A.	Pickering	1,000 00	100 00
Burns, W. A.	St. Thomas	1,000 00	100 00
Bundy, J. H	Pickering	1,000 00	
Bulyea, Geo. H. V	Regina, N.W.T	2,000 00	
Burges, R. F. G.	Winnipeg, Man	1,000 00	
Campbell, W. A.	Thornbury	600 00	60 00
Cargill, Henry, M.P	Cargill	10,000 00	1,000 00
Carter Bros	Port Colborne	2,000 00	200 00
Cassels, L. G.	Oshawa	5,000 00	500 00
Cavanagh, Dr. M.	Owen Sound	1,500 00	150 00
Clapp, David.	Harriston	1,000 00	100 00
Clare, Rev. Geo. R	Greenwood	1,500 00	100 00
Cameron, B. L	Ayr	1,000 00	100 00
Clark, Wm	Greenwood	1,000 00	100 00
Clark, W. G.	"	500 00	50 00
Campbell, Dr. R. J	Boissevain, Man	500 00	50 00
Carson, Samuel	Meaford	500 00	
Canfield, Homer	Boissevain, Man	200 00	
Codd, Annie S	Stratford	2,000 00	200 00
Colwill, Mrs. T. G.	Whitby	1,000 00	100 00
Corbett, W. P.	Pickering	500 00	50 00
Cowper, Annie M	Dundas	500 00	50 00
Crummer, W. H.	Pickering	1,000 00	100 00
Coatsworth, E., jr	Toronto	10,000 00	800 00
Davis, Mrs. Grace	Woodstock	500 00	50 00
Dagleish, Dr. R R	Winnipeg, Man	1,000 00	
Dewar, Dr. P. A	Windsor	1,000 00	
Dickson, Jas. D	Niagara Falls	1,000 00	100 00
Dixon, Thos.	Walkerton	1,000 00	
Douglas, D. H	Campbellford	1,000 00	100 00
Douglas, J. H.	Warkworth	1,000 00	100 00
Dryden, Hon. John, M.P.P.	Brooklin	10,000 00	800 00
Eddy, E. R	"	500 00	50 00
Farley, Jno. J.	Belleville	1,000 00	100 00
Ferguson, Duncan	Stratford	2,000 00	200 00
Field, G. C.	Woodstock	2,000 00	200 00
Flett, J	Wiarton	500 00	50 00
Ferguson, Hugh	Moose Jaw, N.W.T.	1,000 00	100 00
Found, Mrs. A	Claremont	4,000 00	400 00
Garroch, Peter	Listowel	1,000 00	100 00
Grant, Dr. J. A. C	Gravenhurst	1,000 00	100 00
Gaudin, I. E	Napinka, Man	1,000 00	100 00
Glasgow, Dr. S. H. & N. C.	Welland	2,000 00	
Gerow, John M	Brougham	1,000 00	100 00
Gerow, Ray K	Whitevale	200 00	20 00
Gerow, L	"	200 00	20 00
Gerow, Mary	"	600 00	
Green, F. L.	Greenwood	1,000 00	100 00
Gilroy, G. R.	Mount Forest	500 00	50 00
Gibson, Jas	Thornbury	500 00	
Goldie, H	Ayr	800 00	80 00
Goldie, Dr. Wm	Toronto	2,000 00	200 00
Goodspeed, Rev. C.	"	4,000 00	400 00
Gunn, N. B	Ingersoll	400 00	40 00
Goldie, G. E.	Ayr	800 00	80 00
Goldie, Jno.	"	2,000 00	200 00
Gordon, Jas	Pickering	1,000 00	
Hall, Mrs. M.	Stratford	400 00	400 00

LIST OF STOCKHOLDERS.—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid up.
		$ c.	$ c.
Hayes, W	Ingersoll	400 00	40 00
Harbron, J.	Kinsale	500 00	50 00
Halls, Sam. P	Goderich	5,000 00	260 00
Hearn, M	Ingersoll	500 00	50 00
Herbert, Martha H.	Belleville	4,000 00	400 00
Henwood, J. M	Toronto	1,000 00	100 00
Hindes, A.	Oshawa	1,000 00	100 00
Higginbotham, Mrs. L.	Virden, Man	800 00	80 00
Higgins, H. O. W	Toronto	500 00	
Haig, Dr. D. S.	Oshawa	1,500 00	150 00
Holliday, Thos	Stratford	8,000 00	800 00
Howey, Dr. R.	Owen Sound	1,000 00	100 00
Hurlburt, H. E.	Clarksburg	100 00	10 00
Holloway, Fred. E.	West Selkirk, Man	1,000 00	100 00
Hobson, J. J	Whitby	1,500 00	150 00
Hyland, M J	"	1,000 00	100 00
Hunton, Edith	Ottawa	1,000 00	
Howden, R. F.	Whithy	1,000 00	100 00
Hutton, J. E.	Thornbury	1,000 00	100 00
Howarth, J. G	Toronto	10,000 00	
Hughes, E. W.	Tilsonburg	1,000 00	
Innes, Jas	Guelph.	1,000 00	100 00
Jackson, Robt.	Petrolea	2,000 00	200 00
Jackson, J. A	"	2,000 00	200 00
Kammerer, J. A.	Toronto	1,000 00	100 00
Kernish, T. L	Port Elgin	1,000 00	
Kidd, W. G	Kingston	1,000 00	
Langrill, Dr. Jno. A	Hamilton	3,000 00	300 00
Lauchland, W	Oshawa	1,000 00	100 00
Lawrence, W. J	Port Hope.	2,000 00	200 00
Lawrence, E. D	Kinsale	1,000 00	100 00
Lee, Chas. H.	Moosomin, Assa	500 00	
Lillie, J. T	Port Elgin	500 00	50 00
Little, A	Guelph	1,000 00	100 00
Lizars, Mrs. E.	Stratford	2,000 00	
Lough, W. R.	Clinton	4,000 00	400 00
Ludlow, Dr. R. S	Sarnia	1,000 00	100 00
Lyons, R. F.	Carberry, Man	500 00	
Lye, Henry	Walkerville	1,000 00	
Mackey, Levi	Greenwood	1,000 00	100 00
MacLaren, A. F., M.P	Stratford	2,500 00	250 00
MacLaren, J. A	Ottawa.	5,000 00	500 00
Mair, Jno	Collingwood	200 00	20 00
Manual, W.	Whitby	5,000 00	500 00
Maoning, Alex	Toronto	10,000 00	1,000 00
Mackay, Angus	Indian Head, Assa.	1,000 00	100 00
Mair, Mrs. Agnes M	Collingwood.	300 00	30 00
Mearns, Dr. Jno.	Woodstock	1,000 00	50 00
Milburn, Thos	Toronto	10,000 00	1,000 00
Mills, Jas	Guelph	2,000 00	200 00
Miller, Dr. A. H	St. Thomas.	2,000 00	
Moore, Alex.	Greenwood	1,000 00	100 00
Moyer, Sylvester	Galt	1,500 00	150 00
Murray, J. L	Kincardine	500 00	50 00
Muma, Mrs. G. B	Ayr	1,000 00	100 00
Mosely, Jno.	Goderich	3,000 00	60 00
Moore, Dr. J. J	Brooklin	500 00	
McKay, Dr. Angus	Ingersoll	1,000 00	100 00
McMally, A. H.	Blair	2,000 00	200 00
McNab, Jno.	Ayr.	1,000 00	100 00
McMaster, E	Tiverton	1,000 00	
McArthur, A. G	Oak Lake, Man	100 00	
McEwan, A.	Ayr	3,000 00	300 00
McDermott, P. J	Minnedosa, Man.	1,000 00	100 00
McKee, W. J	Windsor	2,500 00	
McRitchie, Alex. R	Caledonia	1,000 00	100 00
McCullough, H. R.	Harriston	500 00	50 00
McCoy, S. H	St. Catharines.	1,000 00	
Nichols, Abigail.	Brooklin	2,000 00	200 00
Nichols, C. O	Hamilton	1,000 00	
Norris, Jas	Kincardine	1,000 00	100 00
Noxon, Stephen	Ingersoll	1,000 00	100 00
Noonan, J. P	Mount Forest	500 00	

LIST OF STOCKHOLDERS.—*Concluded.*

Name.	Residence.	Amount subscribed for.	Amount paid up.
		$ c.	$
Page, Josiah	Ingersoll	1,000 00	100 00
Parker, Henry	Durham	4,000 00	400 00
Patterson, Jno. M	Galt	1,000 00	100 00
Pratt, Jno	Heathcote	1,000 00	100 00
Pepper, Jno	Palgrave	400 00	40 00
Pell, H. S	Toronto	5,000 00	.....
Phillips, W. A	Listowel	1,000 00	100 00
Reekie, J. S	Boissevain, Man	1,000 00	100 00
Reynolds, A. J	Mount Forest	500 00	.....
Reid, J. B	Toronto	11,000 00	100 00
Richardson, Jos	Kinsale	500 00	50 00
Rothwell, Ellen R	Ingersoll	500 00	50 00
Sadler, Wilfrid	Kinsale	500 00	50 00
Sargeant, W	Barrie	2,000 00	200 00
Saunders, Alicia V	Ingersoll	1,000 00	100 00
Saunders, Constance E	"	1,000 00	100 00
Slaughter, Mrs. E	Elmvale	6,000 00	50 00
Secord, Sarah A	Collingwood	2,500 00	250 00
Snell, J. A	Wiarton	1,000 00	100 00
Spetz, Theo	Berlin	1,000 00	100 00
Steet, Rosa E	Stratford	8,000 00	800 00
Stevens, Jos	Ingersoll	1,000 00	100 00
Stewart, Alex	Clinton	8,000 00	800 00
Stewart, Rev. W	Toronto	5,000 00	500 00
Shea, John H	Greenwood	1,000 00	100 00
Steele, Dr. M	Tavistock	500 00	50 00
Sebert, Louis J	Brooklin	500 00	50 00
Shields, A. M	Campbellford	1,000 00	100 00
Smith, Harriet	Dundas	500 00	50 00
Stirton, Jas	Verschoyle	1,000 00	100 00
Smith, Mrs. R	Stratford	2,000 00	.....
Scott, J. W	Listowel	5,000 00	500 00
Shuttis, Dr. Jno	Heathcote	100 00	10 00
Sonley, Geo. H	Whitby	1,000 00	100 00
Stokes, Jacob	Goderich	5,000 00	500 00
Somers, A. V	Beeton	9,000 00	300 00
Somers, G. T	"	1,000 00	100 00
Trimble, A	Greenwood	500 00	50 00
Thomson, Miss C	Whitby	3,000 00	300 00
Thomson, John	"	4,000 00	400 00
Turnbull, Dr. A. R	Moosejaw, N. W. T	1,000 00	100 00
Vandusen, W	Tara	10,000 00	1,000 00
Vanstone, Wm	Pickering	1,000 00	100 00
Underkill, Jos. A	Port Perry	400 00	40 00
Vogan, S. W	Walkerton	500 00	50 00
Waterhouse, E. F	Ingersoll	500 00	50 00
Way, Bidwell	Hamilton	500 00	50 00
Wheelihan, David	Campbellville	2,000 00	200 00
Williams, Kate	Cobourg	2,000 00	200 00
Williams, R. S	Toronto	11,000 90	100 00
Wishart, Dr. D. J. G., trustee	"	400 00	40 00
Wilson, L	"	9,000 00	.....
Wilson, Dr. R. J	"	1,000 00	.....
Woods, Geo. B	"	5,000 00	.....
Whyte, Dr. J. T	Killarney, Man	100 00	.....
Yule, Alex	Harriston	1,000 00	.....
Young, Dr. T. A	Pickering	500 00	.....
	Tota's	437,000 00	31,736 00

FARMERS' AND TRADERS' LIFE AND ACCIDENT INSURANCE COMPANY (LIMITED).

Commenced business 5th March, 1897

HEAD OFFICE, ST. THOMAS, ONT.

President—J. H. STILL. *Secretary*—D. E. GALBRAITH

Authorized Capital, $500,000.

Subscribed Capital $346,900. Called up, $34,690.

Deposit at Provincial Treasury, $25,000.

Statement for the year ending 31st December, 1899.

ASSETS.

Mortgages		$ 2,717 20
Debentures		25,000 00
Cash on hand at head office	$1,488 59	
Cash on deposit Atlas Loan Company, St. Thomas	6,579 93	
		8,068 52
Cash in agents hands		105 00
Bills receivable		5,623 03
Interest due or accrued		75 00
Lease		416 64
Outstanding premiums		2,594,83
Subscribed capital stock called but unpaid		2,862 42
Total assets		$ 47,462 64
Subscribed capital stock uncalled		$312,210 00

LIABILITIES.

Reinsurance reserve (interest being taken at 4½ per cent.)	$ 25,456 39
Total liabilities to public	$ 25,456 39
Liabilities to shareholders :	
Capital stock paid up	$ 31,827 58

Receipts.

Cash received for premiums	$20,312 90
" " interest	1,211 73
" " calls on stock	558 92
" " loan repaid	83 36
" " returned commission	26 58
" " all other sources	47 51
Total receipts	$22 241 00

Expenditure.

(a)—Expenses of Management.

Cash paid for law costs	$ 5 00
" commissions, salaries and bonus	7,721 17
" medical examiners' fees	1,675 50
" interest and exchange	9 00
" statutory assessment and license fee	61 94
" travelling expenses	1,081 23
" rent and taxes	377 57
" salaries, directors' and auditors' fees	1,110 00
" printing, stationery and advertising	307 30
" postage, telegrams and express	102 13
" other expenses	309 41
Total expenses of management	$12,760 25

(b)—Miscellaneous.

Cash paid for losses which accrued in 1899	1,000 00
" re-insurance	151 08
" rebate	15 00
" loans on mortgages	2,717 20
" advanced to repair building occupied by company secured by terms of lease	500 00
" surrenders	250 00
Total expenditure	$17,393 53

MISCELLANEOUS.

—	Number.	Amount.
		$
Contracts in force 31st December, 1898	521	505,000 00
" taken during 1899	439	451,500 00
Gross number and amount of contracts on foot at any time during 1899	960	956,500 00
Deductions:	Number	Amount.
		$
Contracts matured by death in 1899	1	1,000 00
" lapsed in 1899	130	124,000 00
" surrendered	2	3,000 00
Total deductions extended	133	128,000 00
	133	128,000 00
Gross number and amount contracts on foot 31st December, 1899	827	828,500 00
Less " " re-insured	6	10,000 00
Net number and amount on foot 31st December, 1899	827	818,500 00

LIST OF STOCKHOLDERS.

Name.	Residence.	Amount. subscribed.	Amount paid.
		$ c.	$ c.
Albee, W. E.	St. Thomas	1,000 00	100 00
Acres, H. M.	Delaware	1,000 00	100 00
Anderson, Dr. J. R.	Ailsa Craig	1,000 00	100 00
Armitage, James	St. Thomas	1,000 00	100 00
Allen, T.	St. Thomas	100 00	10 00
Armstrong, Sarah	London	200 00	20 00
Ashton, W. H.	Copenhagen	2,000 00	200 00
Beaton, Alex.	West Lorne	5,000 00	500 00
Briely, J. S	Montreal	1,000 00	100 00
Becker, W. A	West Lorne	1,000 00	100 00
Becker, Cynthia	West Lorne	1,000 00	100 00
Ballah, Jennie	West Lorne	1,000 00	100 00
Begg, James	St. Thomas	1,000 00	100 00
Butler, E. J.	St. Thomas	500 00	50 00
Betts, J	Mt. Brydges	1,000 00	100 00
Black, James	Fingal	2,000 00	200 00
Brown, David	St. Thomas	1,000 00	100 00
Belfry, James	St. Thomas	2,000 00	200 00
Brown, Almer	Welland	100 00	10 00
Barnard, J. F	St. Thomas	1,000 00	100 00
Burkholder, G. S.	Hamilton	1,000 00	37 50
Bice, N	Mt. Brydges	1,000 00	.....
Burnett, H. W.	London	1,000 00	.....
Beith, Robert	Bowmanville	500 00	.....
Brownlee, T. R.	Renfrew	500 00	50 00
Campbell, John	St. Thomas	5,000 00	500 00
Campbell, James	Fingal	2,000 00	200 00
Cahill, E.	West Lorne	600 00	60 00
Cole, Albert	West Lorne	600 00	60 00
Crawford, W. C.	Tilbury	1,000 00	100 00
Couse, J. A	St. Thomas	500 00	50 00
Curtis, R. B.	Caradoc	2,000 00	200 00
Caw, Dr. W.	Parkhill	1,300 00	130 00
Cloes, L. R.	New Sarum	1,000 00	100 00
Campbell, G. W.	Palmerston	1,000 00	35 00
Canfield, James	Woodstock	1,000 00	100 00
Campbell, N. M.	St. Thomas	5,000 00	500 00
Campbell, Neil	Fingal	500 00	50 00
Campbell, Alex.	St. Thomas	500 00	50 00
Campbell, A. P.	St. Thomas	5,000 00	500 00
Chant, S	St. Thomas	5,000 00	500 00
Coleman, J. A.	Niagara Falls	200 00	20 00
Cuthbertson, D. G.	Ingersoll	500 00	50 00
Carruthers, J.	Prescott	500 00	50 00
Campbell, Jno.	St. Thomas	1,000 00	5 00
Corbett, W. L.	Brinsley	100 00	10 00
Coyne, W. P.	Ingersoll	500 00	.....
Clark, J. M.	Smith's Falls	500 00	.....
Currie, T. O.	Strathroy	500 00	.....
Coyne, J. H.	St. Thomas, Ont.	5,000 00	500 00
Connolly, R. G.	Renfrew	5,000 00	500 00
Conroy, P. A.	Cornwall	1,000 00	100 00
Cameron, W. A.	Arnprior	500 00	50 00
Duffield, J. C.	London	5,000 00	500 00
Dickson, M.	St. Thomas	1,000 00	100 00
Deacon, J. E.	Pembroke	1,000 00	100 00
Dafoe, M. O.	Point St. Charles	2,000 00	200 00
Dafoe, I. B.	Aultsville	1,000 00	100 00
Ellman, J. H.	Union	5,000 00	500 00
Egan, P. L. M.	St. Thomas	1,000 00	100 00
Elliott, John A.	Ridgetown	500 00	50 00
Esplin, Maggie H	Lachine Locks, P.Q.	500 00	50 00
Eastman, D. W	Smithville	2,000 00	200 00
Ellis, H. T. W.	Windsor	2,000 00	.....
Elliott, C. H	St. Thomas	1,000 00	100 00
Ferguson, A. J.	St. Thomas	1,000 00	100 00
Fuller, J. A.	West Lorne	600 00	60 00
Ferguson, D. D	St. Thomas	2,000 00	200 00
Fraser, A. S.	Sarnia	300 00	30 00
Futcher, Thos.	St. Thomas	500 00	50 00

LIST OF STOCKHOLDERS.—*Continued.*

Name.	Residence.	Amount subscribed,	Amount paid
		$ c.	$ c.
Ferguson, John D	St. Thomas	2,000 00	200 00
Ferguson, Geo. C	Brooklyn, N.Y	5,000 00	500 00
Fraser, P. M.	St. Thomas	5,000 00	500 00
Ferguson, Donald	Port Stanley	5,000 00	
Ferguson, John	Tilbury	500 00	25 00
Finkle, H. J	Woodstock	1,000 00	100 00
Fry, W. H	Fenwick	1,000 00	
Foster, James	Tilbury	1,300 00	130 00
Gilbert, R.	St. Thomas	1,000 00	100 00
Galbraith, D. E	St. Thomas	1,000 00	100 00
Gay, William	St. Thomas	500 00	50 00
Griffin, J. A	St Thomas	500 00	50 00
Galbraith, Mrs. J. H	St. Thomas	1,000 00	100 00
Gilbert, P. W	St. Thomas	1,000 00	100 00
Gilbert, G. W.	Sparta	500 00	50 00
Grist, Chrs	Strathroy	1,000 00	100 00
Grierson, W. P	Wingham	1,200 00	120 00
Gregory, W. L	Sparta	1,000 00	100 00
Gilbert, M. A	St. Thomas	5,000 00	500 00
Green, F. T.	Wellandport	100 00	10 00
Gray, W. L	Pembroke	500 00	50 00
Gunn, H.	Ailsa Craig	1,000 00	
Gustin, Dr. E	St. Thomas	400 00	40 00
Harvey, E. C	St. Thomas	1,000 00	100 00
Hall, Robert	Ridgetown	500 00	50 00
Heard, William	St. Thomas	1,000 00	100 00
Harris, W. C	Delaware	1,000 00	100 00
Heard, R. A.	St. Thomas	500 00	50 00
Heard, Robert	St. Thomas	1,000 00	100 00
Harrison, F. L	Strathroy	2,000 00	200 00
Honsinger, B. F	St. Thomas	1,000 00	100 00
Haight, S. D	Union	1,000 00	100 00
Hodges, William	Cornwall	200 00	20 00
Hearndon, Geo.	Alexandria	200 00	20 00
Hart, Dr. M. W	Prescott	400 00	40 00
Holmes, C. T	Wellandport	100 00	10 00
Horton, E. A	St Thomas	2,000 00	200 00
Hall, Dr. W. R	Chatham	300 00	
Jackson, W. R	St. Thomas	2,000 00	200 00
Johnson, Mrs. A. B	St. Thomas	500 00	50 00
Jarvis, F. C.	Delaware	500 00	50 00
James, Mariah	Woodstock	1,000 00	100 00
Jackson, C. L	Simcoe	1,000 00	100 00
Kippen, C. C	Tilbury	1,500 00	150 00
Kilpatrick, Joseph A	St. Thomas	5,000 00	500 00
Little, R. A	London	2,000 00	200 00
Lebel, Thos	Sarnia	100 00	10 00
Lewis, Joshua	St Thomas	1,000 00	100 00
Learn, C. O	Aylmer	500 00	50 00
Lang, D.	Eagle	1,000 00	100 00
Lewis, F. S	St. Thomas	1,000 00	100 00
Lawrence, F. O	St, Thomas	1,000 00	100 00
Morris, William	St. Thomas	5,000 00	500 00
Munro, G. H.	West Lorne	5,000 00	500 00
Miller, E. A.	Aylmer	5,000 00	500 00
Mothersill, Dr. L. J	Port Stanley	500 00	50 00
Morris, C. E.	Delaware	1,000 00	100 00
Munro, A. M	Ailsa Craig	1,000 00	100 00
Mathieson, Dr. J. H	St. Mary's	3,000 00	300 00
Millar, James	Arnprior	500 00	50 00
Meek, James	Port Stanley	1,000 00	
Munro, Hugh (in trust)	Alexandria	1,000 00	100 00
Munro, Hugh	Alexandria	1,000 00	100 00
McGregor, John A.	Tilbury	5,000 00	500 00
McGregor, Peter	West Lorne	600 00	60 00
McPherson, Dugald	West Lorne	600 00	60 00
McKillop, John	West Lorne	300 00	30 00
McKillop, D	West Lorne	300 00	30 00
McPherson, D.	Crinan	100 00	10 00
McKinley, James E	Ridgetown	2,000 00	200 00
McNabb, P. J	St. Thomas	1,000 00	100 00
McCallum, Dr. H. A.	London	3,000 00	300 00

LIST OF STOCKHOLDERS.—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid.
		$ c.	$ c.
McCallum, Miss C.	London	1,000 00	100 00
McGregor, A. D	St. Thomas	2,000 00	200 00
McChandless, C. B.	Delaware	500 00	50 00
McLeod, D. N.	Parkhill	2,000 00	200 00
McGregor, J. J	St. Thomas	2,500 00	250 00
McKay, H.	London	2,000 00	200 00
McDowell. Jas. A	Sarnia	300 00	30 00
McKay, R. A	St. Thomas	2,000 00	200 00
McCausland, J. A	Aylmer	500 00	50 00
NcNish, D	Fingal	1,000 00	100 00
McCrimmon, Angus	St. Thomas	6,000 00	600 00
McCrimmon, Dr. A. A.	St. Thomas	2,000 00	200 00
McColl, D. N	West Lorne	1,000 00	100 00
McLean, W. H.	Crinan	300 00	30 00
McKay, Dr. A	Ingersoll	1,000 00	100 00
McLaughlin, B. T.	Alba	500 00	50 00
McLennan, R. R.	Cornwall	500 00	50 00
McGugan, Alex	St. Thomas	2,000 00	200 00
McIntosh, D	Moose Creek	100 00	10 00
McLarty, A.	Fingal	500 00	50 00
McKillop, J. G	West Lorne	300 00	
McEvoy, J. M	London	5,000 00	500 00
McColl, A.	Simcoe	2,000 00	200 00
McPherson, Hugh	St. Thomas	1,200 00	120 00
Norman, William	Union	1,000 00	100 00
New, C. J.	Thamesville	5,000 00	
Orchard, William	Shedden	200 00	
Partridge, Benj	West Lorne	600 00	60 00
Perkins, L.	Delaware	500 00	50 00
Penhale, M. H	St. Thomas	1,500 00	150 00
Penhale, John	St. Thomas	5,000 00	500 00
Penhale, Nelson	St. Thomas	2,500 00	250 00
Penhale, William	St. Thomas	2,500 00	250 00
Penhale, Mrs. M.	St. Thomas	1,000 00	100 00
Piper, S. T	Lambeth	2,000 00	200 00
Perkins, W. J.	Ridgetown	300 00	30 00
Powell, F. C	Kincardine	1,000 00	100 00
Pettit, W. V.	Westlake	200 00	20 00
Penhale, T. J	Mapleton	1,000 00	100 00
Potts, W. C.	St. Thomas	500 00	
Perry, S. O.	St. Thomas	2,000 00	50 00
Robb, E. G.	Montreal	1,000 00	100 00
Regan, C. W.	St. Thomas	1,000 00	100 00
Reycraft, John	Ridgetown	1,000 00	100 00
Richardson, J. S.	Tilbury	500 00	50 00
Reycraft, William	Highgate	500 00	50 00
Rosser, Joseph	Ailsa Craig	3,500 00	350 00
Reynolds, S	St. Thomas	1,000 00	100 00
Robb, Miss C. J.	London	2,000 00	200 00
Reath, William	St. Thomas	1,000 00	100 00
Reid, J. D	Cardinal	300 00	30 00
Rogers, D. D.	Kingston	500 00	50 00
Still, J. H	St. Thomas	5,000 00	500 00
Sherman, J. A.	St. Thomas	2,000 00	200 00
Scarff, F. M.	Tilbury	1,000 00	100 00
Stewart, William	Sarnia	300 00	30 00
Sherlock, G. L	St. Thomas	5,000 00	500 00
Soules, Walter	Hamilton	1,000 00	100 00
Smith, Dr. W. E	St. Thomas	1,000 00	100 00
Samson & Sanderson	Windsor	1,000 00	100 00
Stewart. Geo	Wellandport	500 00	20 00
Smith, E. A	St. Thomas	1,000 00	100 00
Skinner, Hugh R.	Woodstock	1,000 00	50 00
Stalker, Peter	West Lorne	600 00	
Stalker, Dr. J	Ridgetown	1,000 00	100 00
Scott, J. H.	Delaware	500 00	50 00
Touge, J. H.	St. Thomas.	1,000 00	100 00
Taylor, J. F.	West Lorne	300 00	30 00
Turville, Geo	St. Thomas	500 00	50 00
Thompson, Dr. Alex.	Strathroy	5,000 00	500 00
Trott, William	St. Thomas	1,000 00	
Utter, J. T.	St. Thomas	2,000 00	200 00

LIST OF STOCKHOLDERS.—*Concluded.*

Name.	Residence.	Amount subscribed.	Amount paid.
		$ c.	$ c.
Wallace, A. E	St. Thomas	5,000 00	500 00
Wilkinson, J	St. Thomas	5,000 00	500 00
Webster, Dr. D. F	West Lorne	600 00	60 00
Wallace, J. C	Ridgetown	1,000 00	100 00
Ward, E. E. A	Ridgetown	500 00	50 00
Watson, Thomas	Parkhill	2,000 00	200 00
Williams, Hugh	St. Thomas	2,000 00	200 00
Wilcox, Geo. W	St. Thomas	2,000 00	200 00
Waugh, R. E	Guelph	5,000 00	500 00
White, Walter C	Blenheim	1,000 00	100 00
Westlake, J. H	St. Thomas	1,000 00	100 00
Wilson, J. L	Alexandria	5,000 00	500 00
Williams, C. E	St. Thomas	1,000 00	100 00
White, Dr. D. J	Ailsa Craig	500 00	5 00
Wheeler, J. N	St. Thomas	1,000 00	
White, W. W	Aylmer	500 00	
Waltz, A. D	St. Thomas	1,000 00	
Wasan, D	Alexandria	2,000 00	200 00
Zumstein, Dr. J. M	Smithville	100 00	10 00
Total		346,900 00	31,827 58

PEOPLE'S LIFE INSURANCE COMPANY.

Commenced business, 4th May, 1892.

HEAD OFFICE, TORONTO.

President—W. W. OGDEN, M.D. | *Secretary*—THOMAS JOLIFFE

Authorized Debenture Capital, $50 000.00.
Deposit at Provincial Treasury, $10,000.00.

Statement for the year ending 31st December, 1899.

ASSETS.

Deposit receipts, Government deposit		$10,000 00
Cash on hand, head office	$18,700 12	
" in Bank of Nova Scotia, Toronto	146.74	
		18,846 86
" in agents' hands		12,501 57
Outstanding premiums		16,215 69
Interest		319 61
Office furniture (not extended)	$844.09	
Total assets		$57,883 73

LIABILITIES.

Reinsurance reserve for Life Insurance Contracts (interest being taken at 4½ per cent.)	$51,692 00
Reinsurance reserve for Accident Insurance Contracts, unearned premiums	523 45
Interest accrued	1,003 73
Medical fees outstanding	811 60
All other liabilities	509 33
Total amount of liabilities, except debentures	$54,540 11
Debentures: capital paid up	$50,000 00

RECEIPTS.

Cash received for premiums (gross)			$29,449 39
"	interest		111 09
"	debentures (not extended)	$36,050 00	
"	medical fees		13 50
"	borrowed money		4,500 00
"	advances returned		24,500 63
"	commission returned		99 58
"	other sources		339 94
Total receipts			$59,014 13

EXPENDITURE.

Amount paid for rent, taxes		$ 843 66
"	interest	914 35
"	agents' commission	3,941 41
"	salaries	3,397 50
"	medical fees	944 02
"	travelling expenses	986 44
"	postage, telegrams, etc	137 31
"	printing, stationery and advertising	479 78
"	statutory assessment and license fee	47 93
"	legal expenses	710 74
"	sundry expenses	309 11
Total expenses of management		$12,712 25

Miscellaneous.

Amount paid for losses		$13,857 37
" rebate		202 03
" advances to agents		40,630 06
" surrenders		160 66
" redeeming debentures (not extended)	$10,200.00	
" office furniture		321 89
" commission on debentures		4,700 00
" repayment of loan		4,500 00
Total expenditure		$77,084 26

MISCELLANEOUS.

Life.	Number.	$ c.	Number.	$ c.
Contracts in force 31st December, 1898			672	1,057,117 76
" taken during 1899, new or renewed			351	598,300 00
Gross number and amount of contracts on foot at any time during 1899			1,023	1,655,417 76
Deductions:	Number.	Amount.		
Contracts matured in 1899 by death	6	13,000 00		
" lapsed in 1899	217	387,000 00		
" surrendered for which cash values were paid (extended)	2	1,200 00		
" surrendered $10,000 00 for which paid up policies have been granted amounting to 3,433 33	8			
Difference extended $6,566 67		6,566 67		
Total deductions extended			233	407,766 67
Gross number and amount of contracts on foot at 31st December, 1899			790	1,247,651 09
Less number and amount of contracts reinsured: none				
Net number and amount of contracts on foot at 31st December, 1899			790	1,247,651 09
Accident.				
Policies in force 31st December, 1898			462	672,500 00
Policies issued in 1899			243	349,500 00
Gross number and amount in force at any time			705	1,022,000 00
Deductions in 1899			492	709,500 00
Policies in force 31st December, 1899			213	312,500 00
Details of policies terminated:				
By death, 2 policies for		$ 2,000 00		
" expiry, 406 "		605,500 00		
" lapse, 84 "		102,000 00		
Totals...492		$709,500 00		
Total Life and Accident			1,003	1,560,151 09

LIST OF DEBENTURE HOLDERS.

Name.	Residence.	Amount subscribed.	Amount paid up.
		$ c.	$ c.
Abbott, Edwin	Brockville	600 00	600 00
Abbott Estate, J. N	"	600 00	600 00
Anderson, Emily	Port Dover	200 00	200 00
Bowie, Robert	Brockville	1,600 00	1,600 00
Coffee, T. P	Toronto	1,200 00	1,200 00
Coffee, T. C	"	1,200 00	1,200 00
Coffee, T. P	"	3,500 00	3,500 00
Cross, Dennis	"	300 00	300 00
Flett, John	"	1,150 00	1,150 00
Frances, Allan	Renfrew	600 00	600 00
Forham, M	Owen Sound	1,200 00	1,200 00
Greenfield, Victoria	Toronto	600 00	600 00
Hubbard, C. H	"	500 00	500 00
Hope, James	Ottawa	500 00	500 00
Harrison, Mary	Toronto	100 00	100 00
Holland, F. M	"	1,200 00	1,200 00
"	"	15,000 00	15,000 00
Karn, D. W	Woodstock	1,200 00	1,200 00
Kloepfer, C	Guelph	1,200 00	1,200 00
Kilgore, F. S	Toronto	500 00	500 00
King, Mary D	"	300 00	300 00
Kydd, Mary F	"	200 00	200 00
Lees, John	Simcoe	400 00	400 00
Macdonnell & Farrell	Kingston	250 00	250 00
" "	"	500 00	500 00
" "	"	500 00	500 00
Mitchell, John	Toronto	100 00	100 00
Murray, J. P	"	800 00	800 00
Ogden, W. W., M.D	"	4,000 00	4,000 00
Pamphelon, Ellen F	"	2,000 00	2,000 00
Peek, Charles	"	200 00	200 00
Peek, S. A	"	100 00	100 00
Phillips, Ed	"	300 00	300 00
Rice, L. E	"	200 00	200 00
Rice, L. E	"	100 00	100 00
Sullivan, Hon. M	Kingston	600 00	600 00
Smith, H. C	Toronto	350 00	350 00
"	"	350 00	350 00
"	"	350 00	350 00
"	"	350 00	350 00
"	"	350 00	350 00
"	"	350 00	350 00
"	"	400 00	400 00
Stratton, J. R., Hon	Peterboro	1,200 00	1,200 00
Tait, Florence A	Toronto	500 00	500 00
"	"	500 00	500 00
Turner, Frank	"	600 00	600 00
Thorne, Horace	"	1,200 00	1,200 00
Total		50,000 00	50,000 00

RECAPITULATION

OF

ASSETS, LIABILITIES, REVENUE AND EXPENDITURE

OF LIFE AND ACCIDENT INSURANCE COMPANIES.

ASSETS FOR YEAR ENDING 31st DECEMBER, 1899.

Name of company.	Bonds, mortgages and other investments.	Interest accrued.	Cash.	Agents' balances.	Bills receivable.	Premiums on capital stock.	Capital stock called but unpaid.	Premiums outstanding.	Lease of land.	Total.	Office furniture, etc.	Subscribed capital stock uncalled.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Continental Life (Joint Stock).	.....	.....	30,871 57	.....	972 72	3,081 00	12,324 00	928 19	....	48,177 48	212 76	392,940 00
Farmers' and Traders' Life and Accident (Joint Stock)	27,717 20	75 00	8,068 52	105 00	5,623 03	....	2,862 42	2,594 83	416 64	47,462 64	.....	312,210 00
People's Life (Mutual)	.....	319 61	28,846 86	12,501 57	.....	.....	....	16,215 69	.....	57,883 73	884 09	.....
Totals.....	27,717 20	394 61	67,786 95	12,606 57	6,595 75	3,081 00	15,186 42	19,738 71	416 64	153,523 85	1,096 85	705,150 00

Government Deposit as follows: Continental Life, $25,000; Farmers' and Traders' Life and Accident (Limited), $25,000: People's Life, $10,000.

LIABILITIES FOR YEAR ENDING 31st DECEMBER, 1899.

Name of company.	Re-insurance Reserve.	Salaries and general expenses.	Medical fees.	Interest due or accrued.	Other liabilities.	Total liabilities except capital stock.	Paid-up capital or debenture stock.	Grand total of liabilities.	Number of policies in force.	Net amount at risk.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.
Continental Life (Joint Stock).....	(a) 1,674 99	624 61	140 00	....	.....	2,439 60	31,736 00	34,175 60	49	65,500 00
Farmers' and Traders' Life and Accident (Joint Stock)..... ...	(c) 25,456 39	....	....	.....	....	25,456 39	31,827 58	57,283 97	827	818,500 00
People's Life (Mutual)	(c) (d) 52,215 45	....	811 60	1,003 73	509 33	54,540 11	50,000 00	104,540 11	(f) 1,003	1,560,151 09
Totals..... ...	79,346 83	624 61	951 60	1,003 73	509 33	82,436 10	113,563 58	195,999 68	1,879	2,444,151 09

(a) Calculated on the Hm. Table, interest at 3½ per cent. per annum.
(c) " " 4½ "
(d) Life, $51,692.00; Accident, $523.45.

(c) Including commission, $5,242.51.
(f) Including Accident, 213, $312,500.

INCOME FOR YEAR ENDING 31ST DECEMBER, 1899.

Name of company.	Gross premiums.	Interest.	Borrowed money.	Advances returned.	Premium on capital stock.	Calls on stock.	Bills receivable.	Advance premiums.	Other sources.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c
Continental Life (Joint Stock)	568 12	270 12	....	.....	6,873 58	27,494 35	4,582 50	22 18	.....	39,810 85
Farmers' and Traders' Life and Accident (Joint Stock)	20,312 90	1,211 73	.....	83 36	.....	558 92	.....	.....	74 09	22,241 00
People's Life (Mutual)	29,449 39	111 09	4,500 00	24,500 63	.. ..	....	.....	...	453 02	59,014 13
Totals	50,330 41	1,592 94	4,500 00	24,583 99	6,873 58	28,053 27	4,582 50	22 18	527 11	121,065 98

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Name of company.	Expenses of management.					Total expenses of management.	Repayment of loans.	Surrenders.	Payment of annuities.	Rebate.	Losses.	Re-insurance.	Advanced to agents.	Other expenditures.	Total.
	Agents commission and salary.	Salaries.	Medical fees.	Legal expenses.	All other.										
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Continental Life (Joint Stock) ..	494 08	331 00	12 00	.....	1,359 28	2,196 36	....	....	.....	.....	.....	.....	.....	(a 6,742 92	8,939 28
Farmers' & Traders' Life & Accident (Joint Stock)	7,721 17	1,110 00	1,675 50	5 00	2,248 58	12,760 25	.....	250 00	.....	15 00	1,000 00	151 08	... .	(c) 3,217 20	17,393 53
People's Life (Mutual)	3,941 41	3,397 50	944 02	710 74	3,718 58	12,712 25	4,500 00	160 66	.....	.....	13,857 37	.....	40630 06	(d) 5,223 92	77,084 26
Totals	12,156 66	4,838 50	2,631 52	715 74	7,326 44	27,668 86	4,500 00	410 66	....	15 00	14,857 37	151 08	40630 06	15,184 04	103,417 07

(a) Including organization expenses, $6,280.16.
(b) " profit and loss account written off, $1,453.39.
(c) Invested.
(d) Including commission on debentures, $4,700.

JOINT STOCK FIRE INSURANCE COMPANIES

YEAR ENDING 31ST DECEMBER, 1899.

JOINT STOCK FIRE INSURANCE COMPANIES.

YEAR ENDING 31st DECEMBER, 1899.

For Berlin Mutual Fire Insurance Company, Fire Insurance Exchange Corporation (Stock and Mutual), Hand-in-Hand Insurance Company, (Mutual and Stock), Millers' and Manufacturers' Insurance Company (Stock and Mutual), Wellington Mutual Fire Insurance Company, and York Mutual Fire Insurance Company, see under "Cash Mutual Companies."

ANGLO-AMERICAN FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO.

Commenced business, 27th March, 1899.

President—S. F. McKINNON. | *Manager*—A. DEAN.

Authorized joint stock capital, $1,000,000.
Subscribed capital, $463,100; paid up, $46,110.
Securities deposited in Treasury of Ontario, $25,000.

ASSETS.

Actual cash on hand at head office	$11,273 85	
Cash on deposit, Molson's Bank, Toronto	19,444 05	
Government deposit (Molsons Bank, Toronto)	25,000 00	
		$55,717 90
Cash in agent's hands		4,851 05
Capital stock called, but unpaid		200 00
Goad's plans, books, etc., (not extended)	$2,646 39	
Total		$60,768 95
Subscribed capital stock uncalled		$416,790 00

LIABILITIES.

Amount of resisted loss	$ 3,000 00
Unearned premiums, being 50 per cent. gross premiums	20,679 95
Sundry re-insurances	383 27
Rebates and returns	47 53
Total	$24,110 75
Paid up capital stock	$46 110 00

RECEIPTS.

Gross premiums received in cash	$50,235 14
Interest	137 07
Re-insurance on losses	4,077 09
Commission on re-insurance	1,947 46
Endorsement fees	7 00
Paid up capital stock	46,110 00
Total	$102,513 76

Expenditure.

Cash paid for commission to agents	$ 8,652 80
" " fuel and light	38 76
" " investigation and adjustment of claims	248 62
" " interest and discount	44 62
" " license fee	50 00
" " rent and taxes	720 00
" " salaries, directors' and auditors' fees	3 608 93
" " printing, stationery and advertising	1,365 87
" " postage, telegrams and express	390 11
" " all other expenses	486 72
Total expenses of management	$15,606 43

Miscellaneous Payments.

Cash paid for losses which occurred during 1899	12,015 26
" " re-insurance (premiums)	8,855 89
" " rebate	2,750 14
" " organization expenses	4 921 75
" " books and stationery	800 00
" " furniture and Goad's plans	1,846 39
Total	$46,795 86

Miscellaneous.

Policies taken during 1899	3,483	$5,294,833 83
Deduct expired and cancelled during 1899	386	784,641 00
Net risks in force at 31st December, 1899	3,097	$4,510,192 83
Less re-insured		956,218 00
Net amount actually carried by company at 31st December, 1899.	3,097	3,553,974 83

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed.	Amount paid.
		$ c.	$ c.
Allan, A. A	Toronto	5,000 00	500 00
Anglin, S	Kingston	1,000 00	100 00
Arthur, J. R	Collingwood	2,000 00	200 00
Abbott, Edwin	Brockville	1,000 00	100 00
Bain, Wm	Toronto	4,000 00	....
Barber, J. R	Georgetown	10,000 00	1,000 00
Booth, Annie E	Millbrook	1,000 00	100 00
Bowlby, G. H	Berlin	5,000 00	500 00
Boeckh, E. C	Toronto	1,000 00	100 00
Bruce, Edward W	"	2,000 00	200 00
Barrow, W	Brantford	1,000 00	100 00
Burnley, S. M	"	1,000 00	100 00
Boughner, J. C	"	500 00	50 00
Berry, Wm	"	1,000 00	100 00
Bennett, Josiah	Toronto	2,000 00	200 00
Brown, Alex	"	1,000 00	100 00
Burgess, H. H	Owen Sound	1,000 00	100 00
Burnham, Geo	Peterboro	1,000 00	100 00
Brown, Mrs. Sarah	Brantford	500 00	100 00
Bowie, Robert	Brockville	5,000 00	1,250 00

LIST OF SHAREHOLDERS.—*Continued.*

Name.	Residence.	Amount Subscribed.	Amount paid.
		$ c.	$ c.
Bullock, W. J	Gananoque	1,000 00	100 00
Burrows, F.	Napanee	500 00	50 00
Cunningham, A. B	Kingston	5,000 00	500 00
Craig, James	Seaforth	1,000 00	100 00
Clarke, Robert	Goderich	2,000 00	200 00
Cowan, John W	Toronto	1,000 00	100 00
Cockshutt, Frank	Brantford	2,000 00	200 00
Coates, D. H.	"	500 00	50 00
Corker, James H	"	1,000 00	
Clarke, W. H	Lindsay	2,000 00	100 00
Copland, W. A	Collingwood	4,000 00	400 00
Chant, Spernie	St. Thomas	1,000 00	100 00
Cave, J. G	Markdale	1,500 00	150 00
Cavanagh, M	Owen Sound	2,000 00	200 00
Carpenter, E. R	Collingwood	1,000 00	100 00
Campbell, Alex	Kincardine	1,000 00	100 00
Caldwell, Wm	Peterboro	5,000 00	500 00
Cousin, Miss Annie	Brantford	1,000 00	100 00
Collins, J. D	Peterboro	1,000 00	100 00
Craig, Wm	Port Hope	500 00	50 00
Cassitt, Newton	Brockville	5,000 00	500 00
Charlesworth, H. G	Toronto	5,000 00	500 00
Clements, L	Kingston	1,000 00	100 00
Cappon, Jas	"	2,000 00	200 00
Drepins, N. F	"	2 000 00	200 00
Deeks, W. H	Toronto	8,000 00	
Dunlop, H. C	Goderich	5,000 00	
Dalton, C C	Toronto	2,000 00	200 00
Dusseau, R. V	"	1,000 00	100 00
Dean, A	"	5,000 00	500 00
Eckhardt, H. P	"	5,000 00	500 00
Ego, Augier	Markdale	1,000 00	100 00
Flett, John	Toronto	5,000 00	500 00
Fair, Robert	Peterboro	1,000 00	100 00
Follett, Jas. J	Toronto	1,000 00	100 00
Fife, Mrs. E. J	Peterboro	5,000 00	500 00
Frowley, R. J	Barrie	2,000 00	200 00
Gowans, John	Toronto	5,000 00	500 00
Gage, H. J	"	5,000 00	500 00
Grant, J. J	Brantford	1,000 00	
Grobb, Franklin	"	2,000 00	2,000 00
Gillespie, A	Lindsay	1,000 00	
Galbraith, Wm	Belleville	2 000 00	200 00
Galbraith, C	"	3,000 00	300 00
Graham, Thos	Fenelon Falls	500 00	50 00
Hoy, J. G	Toronto	10,000 00	1,000 00
Hallam, Jno	"	5,000 00	500 00
Hill, W. H	Peterboro	300 00	30 00
Heyd, G. D	Brantford	5,000 00	500 00
Hamiltoo, J. R.	"	1,000 00	100 00
Harley, A. E	"	1,000 00	100 00
Harley, W. R	"	1,000 00	100 00
Harold, Jno	"	1,000 00	100 00
Hewton, Jno	Kingston	1,000 00	100 00
Howie, Hugh	Brantford	1,000 00	500 00
Hill, Solomon	Markdale	1,000 00	100 00
Hamilton, Alex	Warren	3,000 00	
Hannah, F	Brantford	2,500 00	500 00
Harold, Samuel	"	5,000 00	500 00
Hume, John	Port Hope	1,000 00	100 00
Harold, Edith Mrs	Brantford	2,000 00	200 00
Jenkins, Mrs. F. E	Owen Sound	1,000 00	100 00
Jackson, W. Frederick	Brockville	1.000 00	100 00
Knox, John	Hamilton	5,000 00	500 00
Kilgour, Jas	Toronto	5,000 00	500 00
Kranz, Carl	Berlin	1,000 00	100 00
Kerr, John R	Brantford	500 00	50 00
Knight, Archibald P	Kingston	1,000 00	100 00
Kerr, Robt. J	Brantford	500 00	50 00
Long, Thomas	Toronto	5,000 00	500 00
Leach, John A	Brantford	1,000 00	100 00
Lyttle, H. J	Lindsay	2,000 00	200 00
Long, J. J	Collingwood	10,000 00	1,000 00

LIST OF SHAREHOLDERS.—*Continued.*

Name.	Residence.	Amount Subscribed.	Amount paid.
		$ c.	$ c.
McKinnon, S. F	Toronto	22,000 00	2,200 00
McIntosh, John A	"	15,000 00	1,500 00
McLaughin, R. J	Lindsay	500 00	50 00
McWilliams, Eliz. M	Brantford	500 00	50 00
McLean, Thos	"	500 00	50 00
McLaughio, Michael	Toronto	1,000 00	100 00
Macpherson, Angus	Markdale	1,000 00	100 00
McLaughlin, J. F	Toronto	500 00	50 00
McCaulay, R	Lindsay	1,000 00	100 00
McFaul, Alec M	Stayner	1,000 00	100 00
McLeod, Norman	"	100 00	10 00
McCrimmon, Neil	Toronto	5,000 00	500 00
Millman, Thos	"	1,000 00	100 00
Musgrove, Rev. Peter	Seaforth	2,000 00	200 00
Mills, James	Guelph	2 500 00	250 00
Murray, Wm	Kincardine	2,000 00	200 00
Murray, John L	"	1,000 00	100 00
Millichamp, R	Toronto	5,000 00	500 00
Michie, John F	"	1,000 00	100 00
Magwood, John	Lindsay	1,000 00	100 00
Middleboro, W. S	Owen Sound	1,000 00	100 00
Morgan, J. D	Dundalk	1,000 00	100 00
Marsh, C. H	Lindsay	1,000 00	100 00
Mulloy, Chas. W	Aurora	3,000 00	300 00
Morrow, R. F	Peterboro	5,000 00	500 00
Morris, Ely	Toronto	10,000 00	1,000 00
Neelands, Jacob	Lindsay	2,000 00	200 00
Nichol, Wm	Brantford	1,000 00	200 00
Nightengale, Jas	"	1,000 00	100 00
Nordheimer, S. C	Toronto	1,000 00	100 00
Nurinberger, Angus	"	1,000 00	100 00
Nerlich, Emil	"	1,000 00	100 00
Neelands, John	Brantford	1,000 00	100 00
Orr, J. O	Toronto	10,000 00	
Poole, Thos. W	Lindsay	1,000 00	
Parke, W. T	Woodstock	1,000 00	
Pinch, John S	Owen Sound	2,000 00	200 00
Philin, D. L	Brantford	1,000 00	100 00
Rose, D. A	Toronto	8,000 00	800 00
Ross, David	"	4,500 00	
Robertson, R. W	Brantford	5,000 00	500 00
Rutherford, J. W	Toronto	9,000 00	900 00
Ranton, W. G	Brantford	1,000 00	100 00
Reynolds, P. W	"	1,000 00	100 00
Shenstone, James N	Toronto	5,000 00	500 00
Stevens, W. H	Lindsay	1,000 00	100 00
Stanley, W. M	Brantford	5,000 00	500 00
Somerville, W	Seaforth	1,000 00	100 00
Smith, A. Dalton	Mitchell	3,000 00	300 00
Stenabaugh, Herman	Brantford	2,000 00	200 00
Shapley, W	"	5,000 00	500 00
Strathy, Henry H	Barrie	2,000 00	200 00
Southeran, J. H	Lindsay	100 00	10 00
Sabbiere, Chas. H. R. DeLa	Toronto	1,000 00	100 00
Sinclair, Duncan J	Woodstock	1,000 00	
Simpson, Isaac	Kingston	2,000 00	200 00
Schen, R S	Brantford	5,000 00	500 00
Swale, Cecil	Wiarton	1,000 00	100 00
Stephens, R. L	Markdale	1,000 00	100 00
Sutherland, Jas	Newmarket	1 000 00	100 00
Tudhope, W. R	Toronto	18,000 00	800 00
Turner, Henry A	Milibrook	1,000 00	100 00
Tom, John Elgin	Goderich	2,000 00	200 00
Terryberry, E. B	Brantford	1,500 00	550 00
Tranmer, E G	"	1,000 00	100 00
Thompson, Richard	Paris	1,000 00	
Tretheway, John	Owen Sound	2,000 00	200 00
Tobey, T. D	Tara	1,000 00	100 00
Twoomey, Jeremiah	Fenelon Falls	500 00	50 00
Verity, Mrs. Chas	Brantford	1,000 00	200 00
Vance, G. M	Shelburne	500 00	50 00
Verity, W. J	Brantford	1,500 00	150 00
Verity, Percy E	"	2,000 00	200 00

LIST OF SHAREHOLDERS.—*Concluded.*

Name.	Residence.	Amount subscribed.	Amount paid.
		$ c.	$ c.
Vrooman, J. P	Napanee	500 00	100 00
Wood, W. T	Millbrook	1,000 00	100 00
Wilkinson, Wm	Brantford	500 00	50 00
Wilkes, Alfred F	"	500 00	50 00
Waddell, Hugh	Peterboro'	10,000 00	1,000 00
Wood, Isaac	Kingston	1,000 00	100 00
Whitehead, W. McQuerrie	Paris	1,000 00	.....
Whitney, Chas	Brantford	1,000 00	100 00
Williams, W. J	"	1,000 00	500 00
Webster, David	"	1,000 00	100 00
Woodrow, Miss A. F	Aurora	500 00	100 00
Wilson, Thos	Tara	100 00	10 00
Williams, Wm	Collingwood	1,000 00	100 00
Widdifield, W. C	Newmarket	1,000 00	100 00
Wilts, Miss L. K	Brantford	1,000 00	100 00
Ward, Henry A	Port Hope	500 00	50 00
Wilkins, F. W	Norwood	2,000 00	200 00
Wood, James	Toronto	5,000 00	.....
Totals		463,100 00	46,110

EQUITY FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO, ONT.

Commenced business 15th February, 1898.

President—ARCHIBALD CAMPBELL, M.P. *Secretary*—WM GREENWOOD BROWN.

Authorized capital, $1,000,000.

Subscribed capital, $500,000; paid up, $50,000.

Securities deposited in Treasury of Ontario, $25,000.

ASSETS

Cash value mortgage		$15,000 00
Actual cash on hand head office	$ 62 76	
Cash on deposit in following chartered banks:		
Bank of Montreal, Toronto	10,323 83	
Imperial Bank, Toronto	8,822 74	
Imperial Bank (Government deposit)	25,000 00	
		44,209 33
Interest due or accrued		138 15
Premiums outstanding (in agents' hands, secured by guarantee bonds)		4,694 08
Total assets		$64,041 56
Subscribed capital stock uncalled		$450,000 00
Office furniture, Goad's plans, etc. (not extended)	$1,501.79	

LIABILITIES.

Amount of supposed losses	$ 1,700 00
Unearned premiums, being 50% of gross premiums	22,254 44
Amount due for auditors' fees	40 00
" outstanding cancellations	165 60
" commission	1,000 00
" re insurance premiums	805 13
" dividends declared	750 00
Total liabilities	$26,715 17
Capital stock paid up	$50,000 00

RECEIPTS.

Cash received for gross premiums	$47,242 50
" interest	2,070 15
" re-insurance on losses	1,635 54
Total receipts	$51,648 19

EXPENDITURE.

(a) Expenses of Management:

Cash paid for agents' commission	$7,345 47
" mercantile agency, $50; Guarantee bonds, $91	141 00
" investigation and adjustment of claims	233 31
" interest	60 04
" statutory assessment and license fee (Ontario)	82 31
" " " (other Provinces)	150 00
" travelling expenses	1,051 22
" rent and taxes	737 44
" salaries, directors' and auditors' fee	5,581 80
" printing, stationery and advertising	938 61
" postage, telegrams, etc	218 72
" other expenses	718 65
Total expenses of management	$17,258 57

(b) Miscellaneous Payments:

Cash paid for losses of 1899		$14 470 43
" re-insurance		6,238 77
" rebate		1,989 81
" organization expenses		249 51
" licenses for 1900 paid in advance		200 00
" office furniture		552 60
" investments (not extended)	$15,000.00	
Total expenditure		$40,959 69

MISCELLANEOUS.

	Number.	Amount.
Policies in force 31st December, 1898	1,584	$1.732,709 00
Policies taken during 1899	3,796	*5,335,966 00
Gross number and amount of risks in force at any time during 1899	5,380	$7,068,675 00
Deduct expired and cancelled in 1899	1,410	1,801 603 88
Amount in force 31st December, 1899	3 970	$5,267,071 12
Less re-insured	.....	921,692 00
Net risks actually carried by Company at 31st December, 1899.	3,970	$4.345.379 12

*Of this amount $4,765,056 is on Ontario property, $64,056 is on Quebec property, $506,854 is on Manitoba property.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed.	Amount Paid.
		$ c.	$ c
Ainlay, Thomas	Mount Forest	500 00	50 00
Ainsworth, O. H	Guelph	2,000 00	200 00
Allen, H. P	London	1,000 00	100 00
Alexander, A. W	Guelph	1,000 00	100 00
Alexander, Dr. W. H	Toronto	1,000 00	100 00
Arthur, Dr. J. Robins	Collingwood	1,000 00	100 00
Bailey, James	Harriston	500 00	50 00
Baldwin, G. S	Aurora	2,000 00	200 00
Ball, Geo	Barrie	1,000 00	100 00
Barker, Clarissa	Bloomfield	10,000 00	1,000 00
Barrett, Harold	Port Hope	500 00	50 00
Barrick, Dr. E. J	Toronto	1,000 00	100 00
Beacock, Dr. D. V	Brockville	1,000 00	100 00
Begg, Wm. R	Toronto	1,000 00	100 00
Bell, Edwin	Chatham	3,000 00	300 00
Berry, Wm	Brantford	2,000 00	200 00
Bell, Judge	Chatham	4,000 00	400 00
Biggar, W. H	Belleville	1,000 00	100 00
Blair, George F	Brussels	1,000 00	100 00
Boles, Jas. P	Ingersoll	2,000 00	200 00
Bonnick, Joseph	Toronto	1,000 00	100 00
Bowerman, D. B	Bloomfield	2,000 00	200 00
Bowerman, L. H	Toronto	3,000 00	200 00
Boyer, John P	Kincardine	1,000 00	100 00
Bristol, Carrie E	Guelph	1,000 00	100 00
Brown, F. Clement	Toronto	1,000 00	100 00
Brown, Wm. Greenwood	"	2,500 00	250 00
Brown, Margaret	"	10,000 00	1,000 00
Brook, R. F	Listowel	1,000 00	100 00
Bruce, E. W	Toronto	1,000 00	100 00
Bruce, Dr. W. M	Listowel	2,000 00	200 00
Buchanan, J. H	Woodstock	1,000 00	100 00
Burgess, Herbert H	Owen Sound	1,500 00	150 00
Burr, Emma C	Guelph	2,000 00	200 00
Burr, F. C	"	2,000 00	200 00
Burr, M. W	"	2,500 00	250 00
Burritt, A & Co	Mitchell	5,000 00	500 00
Bywater, A. E	Trenton	500 00	50 00
Cable, William	Toronto	1,000 00	100 00
Cameron, Emily and Maud	Petrolea	1,000 00	100 00
Cameron, John H	Brussels	1,500 00	150 00
Campbell, Arch	Toronto Junction	5,000 00	500 00
Campbell, Arch. G	Harriston	1,000 00	100 00
Carlyle, David	Toronto	5,000 00	500 00
Carlyle, Isabel	"	300 00	30 00
Carpenter, E. R	Collingwood	1,000 00	100 00
Carroll, Mrs. Ellen	Toronto	1,000 00	100 00
Carscadden, Thos	Galt	2,000 00	200 00
Carscadden, Nellie E	"	3,000 00	300 00
Carson, Samuel	Meaford	1,000 00	100 00
Chisholm, W. D	Belleville	1,000 00	100 00
Chrysler, M. A	Toronto Junction	1,000 00	100 00
Clarke, Eunice	Bloomfield	5,000 00	500 00
Clarke, Eugenia M	Toronto	5,000 00	500 00
Cockburn, A. P	"	1,000 00	100 00
Cody, W. S	Windsor	1,000 00	100 00
Colbeck, F. C	Toronto Junction	3,000 00	300 00
Cormack, James	Guelph	2,000 00	200 00
Connell, Dr. J. C	Kingston	1,000 00	100 00
Cooke, John C	Kincardine	1,000 00	100 00
Courtice, Rev. A. C., D.D	Toronto	2,000 00	200 00
Crawford, G. S	"	1,000 00	100 00
Crawford, Thos., M.P.P	"	3,000 00	300 00
Cressman, Alva W	Norwich	1,000 00	100 00
Cressman, Clara	"	1,000 00	100 00
Cronk, J. S	Picton	6,000 00	600 00
Doolittle, S. L	Ingersoll	2,000 00	200 00
Dow, Dr. W. G	Owen Sound	1,000 00	100 00
Dufton & Sons	Stratford	500 00	50 00
Dunlop, James	Hamilton	1,000 00	100 00
Eakins, Thomas	Harriston	500 00	50 00
Eastwood, Miss Ida G	Toronto Junction	2,000 00	200 00
Egan, Chas	Petrolea	500 00	50 00

LIST OF SHAREHOLDERS.—*Continued.*

Name.	Residence.	Amount Subscribed.	Amount Paid.
		$ c.	$ c.
Elliott, Wm., M.A	Mitchell	5,000 00	500 00
Elliott, Dr. A. G	Lucknow	1,000 00	100 00
Elliott, C. H	London	1,000 00	100 00
Escott, Marion Minerva	"	1,000 00	100 00
Farran, W. W	Clinton	1,000 00	100 00
Ferguson, D. M	Stratford	1,000 00	100 00
Follett, Jos. J	Toronto	1,000 00	100 00
Ford, Thos. S	Mitchell	1,000 00	100 00
Forrester, Andrew	"	5,000 00	500 00
Fowke, F. L	Oshawa	1,000 00	100 00
Frawley, M. J	Barrie	2,000 00	200 00
Frost, Geo	Tilsonburg	1,000 00	100 00
Gibson, Rev. Jno	Norwood	1,000 00	100 00
Gilles, John	Teeswater	1,000 00	100 00
Goodale, Marion	Milverton	1,000 00	100 00
Goodale, Elizabeth	"	1,000 00	100 00
Gourlay, Richard	Toronto Junction	2,000 00	200 00
Govenlock, Wm	Seaforth	10,000 00	1,000 00
Gowan, Senator J. R	Barrie	1,000 00	100 00
Gowans, John	Toronto	2,000 00	200 00
Gray, James	Kincardine	1,000 00	100 00
Groves, Dr. A	Fergus	1,000 00	100 00
Hall, Z. A	Penetanguishene	1,000 00	100 00
Hallam, John	Toronto	1,000 00	100 00
Halls, Samuel P	Goderich	2,000 00	200 00
Hamilton, Jas. R	Brantford	1,000 00	100 00
Hara, F. N	St. Catharines	500 00	50 00
Hawk, Dr. Albert	Galt	5,000 00	500 00
Hawley, Deborah	Bath	2,500 00	250 00
Haywood, Alfred	Toronto	1,000 00	100 00
Henwood, Dr. A. J	Brantford	5,000 00	500 00
Henwood, Dr. Reginald	"	2,000 00	200 00
Hill, Jonathan Albert	Toronto	4,000 00	400 00
Hiscox, Wm	Port Perry	500 00	50 00
Hendrie, Wm., Jr	Hamilton	3,000 00	300 00
Hortin, Wm	Windsor	2,000 00	200 00
Houston, John	Clinton	1,000 00	100 00
Howell, O. C	Hamilton	500 00	50 00
Hubbard, A. I	Toronto	1,000 00	100 00
Innes, James	Guelph	2,000 00	200 00
Irwin, H. E	Toronto	5,000 00	500 00
Irwin, John W	Clinton	1,000 00	100 00
Jarvis, Chauncey G	London	500 00	50 00
Jenkins, Frederika E	Owen Sound	1,000 00	100 00
Jennings, B	Toronto	500 00	50 00
Jewell, John	Harriston	500 00	50 00
Keefer, J. G	Norwood	2,000 00	200 00
Kerr, Jas	Sarnia	1,500 00	150 00
Kilgour, Rev. Jos	Peterboro	5,000 00	500 00
King, W. C	Bowmanville	9,000 00	900 00
Kitchen, W. J	Galt	5,000 00	500 00
Knox, John	Norwood	2,000 00	200 00
Laird, John	Picton	1,000 00	100 00
Lewis, Wm	Mount Forest	500 00	50 00
Leonard, H. F	Brantford	500 00	50 00
Luke, Sidney	Tilsonburg	1,000 00	100 00
McArthur, Alex	Seaforth	13,000 00	1,300 00
McCamus, D. N	Port Perry	1,000 00	100 00
McCamus, J. A	Norwood	1,000 00	100 00
McConachie, H. D	Galt	5,000 00	500 00
McCrimmon, Dr. Jno	Kincardine	500 00	50 00
McCullough, Dr. Hugh A	Harriston	1,000 00	100 00
McDiarmid, H. F	Ingersoll	2,000 00	200 00
McEvers, Laura A	Cobourg	2,000 00	200 00
McKay, A. B	London	1,000 00	100 00
McKendrick, Geo. M	Kincardine	5,000 00	500 00
MacLaren, A. F., M.P	Stratford	2,000 00	200 00
McLean, Dr. P. D	Woodbridge	2,000 00	200 00
McPherson, Jas. A	Kincardine	500 00	50 00
McMurchie, Jas	Blyth	1,000 00	100 00
Manning, Alex	Toronto	5,000 00	500 00
Manning, Wm. H	Coldwater	1,000 00	100 00
Marr, John	London	1,000 00	100 00

LIST OF SHAREHOLDERS.—*Continued.*

Name.	Residence.	Amount Subscribed.	Amount Paid.
		$ c.	$ c.
Marshall, Noel	Toronto	500 00	50 00
Martin, Carrie T	Chatham	2,000 00	200 00
Martin, Dr. G. S	Toronto Junction	1,000 00	100 00
Murray, Thos	Owen Sound	1,000 00	100 00
Matthews, Asa	Toronto	1,000 00	100 00
Meikle, Dr. T D	Mount Forest	1,000 00	100 00
Meiklejohn, John	Harriston	500 00	50 00
Meyers, Arch. J	Listowel	2,000 00	200 00
Mills, J. S	Toronto	2,000 00	200 00
Mills, Mrs. Jas	Norwich	1,000 00	100 00
Mills, Thos. A	Wingham	500 00	50 00
Moore, Alvin J	Goderich	500 00	50 00
Morden, Dr. Jas. B	Picton	2,000 00	200 00
Morgan, Edward (Judge)	Toronto	2,000 00	200 00
Morgan, Joseph	Walkerton	1,000 00	100 00
Moyer, Dr. Sylvester	Galt	1,000 00	100 00
Munn, Angus	Ripley	1,000 00	100 00
Murdoch, John G	Lucknow	1,000 00	100 00
Murray, Rev. Jno. L	Kincardine	2,000 00	200 00
Murray, R. W	Toronto	1,000 00	100 00
Nairn, Chas. A	Goderich	2,000 00	200 00
Needler, Wm	Lindsay	10,000 00	1,000 00
Nichol, Dr. Wm	Brantford	1,000 00	100 00
Nightingale, Jas	"	1,000 00	100 00
Norris, Jas	Kincardine	1,000 00	100 00
Noxon, Stephen	Ingersoll	2,000 00	200 00
Noxon, T. H	"	2,000 00	200 00
Noxon, W. R	"	1,000 00	100 00
Noxon, Wm	Bloomfield	10,000 00	1,000 00
Packham, Jas. H	Owen Sound	1,000 00	100 00
Papst, C. W	Seaforth	500 00	50 00
Phillips, Mrs. Mary J	Picton	3,000 00	300 00
Pickard, Emma C	Seaforth	500 00	50 00
Piggott, Jno	Chatham	1,000 00	100 00
Pinch, John S	Owen Sound	1,000 00	100 00
Platt, Dr. John M	Picton	3,000 00	300 00
Platt, G. D	"	1,000 00	100 00
Plummer, A. E	Toronto	1,000 00	100 00
Porter, Geo	Goderich	1,000 00	100 00
Rance, H. T	Blyth	3,500 00	350 00
Rae, Geo. M	Toronto	4,500 00	450 00
Reedy, Geo	Barrie	1,000 00	100 00
Reynolds, P. W	Norwood	1,000 00	100 00
Richards, Lydia R	Picton	5,000 00	500 00
Richards, John	"	10,000 00	1,000 00
Riley, C. W	Ingersoll	2,000 00	200 00
Robertson, R. J	"	1,000 00	100 00
Robertson, Wm. J	St. Catharines	1,000 00	100 00
Ross, C. G	Newmarket	1,000 00	100 00
Rutherford, Miss Elizabeth L	Aurora	2,000 00	200 00
Schaefer, H. M	Milverton	500 00	50 00
Seagram, A. W	Toronto	1,500 00	150 00
Shortt, Adam (Prof.)	Kingston	500 00	50 00
Simpson, W. Graham	Eglinton	500 00	50 00
Sloan, John	Galt	2,000 00	200 00
Smith, Dr. A. Dalton	Mitchell	4,000 00	400 00
Smith, Dr. J. C	Barrie	1,000 00	100 00
Smith, John	Tilsonburg	2,000 00	200 00
Smith, Wm	Brockville	1,000 00	100 00
Smith, W. F	Toronto	500 00	50 00
Spratt, W. A	Hamilton	1,000 00	100 00
Stalker, Dr. Malcolm	Walkerton	1,000 00	100 00
Stevenson, H. M	Toronto	3,000 00	300 00
Stewart, Robt	Guelph	1,000 00	100 00
Stickney, Stephen W	Buffalo, N. Y	3,000 00	300 00
Stiver, Reuben A	Unionville	500 00	50 00
Strang, Rose I	Goderich	500 00	50 00
Strang, Hugh I	"	500 00	50 00
Strath, Robert S	Toronto	1,000 00	100 00
Strathy, Gerard	Barrie	1,000 00	100 00
Talcott, Philip	Bloomfield	5,000 00	500 00
Tatham, Sidford	Listowel	1,000 00	100 00
Taylor, Alfred	Galt	2,000 00	200 00

LIST OF SHAREHOLDERS.—*Continued.*

Name.	Residence.	Amount Subscribed.	Amount Paid
		$ c.	$ c.
Teasdall, Dr. W. J	London	1,000 00	100 00
Terrill, John	Picton	11,000 00	1,100 00
Tudhope, W. R	Toronto	2,000 00	200 00
Turner, Edith E	"	1,000 00	100 00
Vandusen, W	Tara	5,000 00	500 00
Vandervoort, Ida M	Sidney Crossing	1,000 00	100 00
Van Norman, Chas. C	Toronto	1,000 00	100 00
Van Norman, Isabella Minerva	"	4,000 00	400 00
Walker, John A	Chatham	1,000 00	100 00
Walkerhouse, Jas	Ingersoll	2,000 00	200 00
Warren, Frederick	Toronto Junction	1,000 00	100 00
Warring, Geo	Picton	500 00	50 00
Watson, Jas. B	Kincardine	5,000 00	500 00
Wells, Dr. S. M	Barrie	1,000 00	100 00
Wells, W. C	Phillipston, Co. Hastings	2,000 00	200 00
White, Jas	Woodstock	1,000 00	100 00
Wesley, Saml	Barrie	2,000 00	200 00
Whits, J W	Chatham	1,000 00	100 00
White, W. J. B. (in trust)	Kingston	500 00	50 00
Wightman, Robt	Owen Sound	1,000 00	100 00
Wilkins, N. B	Galt	2,000 00	200 00
Wilkins, F. W	Norwood	2,000 00	200 00
Wilkinson, A. W	Barrie	1 000 00	100 00
Williams, Rev. D	Bath	10,000 00	1,000 00
Williams, John	Cobourg	2,000 00	200 00
Williams, Miss M. P	Norwood	1,000 00	100 00
Wilson, Jas	Fergus	500 00	50 00
Woods, Walter	Hamilton	1,000 00	100 00
Yates, H R	Brantford	1,000 00	100 00
Young, Rev. Jno	Hamilton	500 00	50 00
Yuill, L. J	Truro, N. S	700 00	70 00
Yule, Alex	Harriston	1,000 00	100 00
Yule, John	Guelph	2,000 00	200 00
Zeigler, Dr. O. H	Toronto	500 00	50 00
Total		500,000 00	50,000 00

KEYSTONE FIRE INSURANCE COMPANY OF SAINT JOHN.

HEAD OFFICE, ST. JOHN, N. B.

Commenced business October 1st, 1889.

President—Hon. A. F. Randolph. *Secretary*—A. Gordon Leavitt.

Authorized capital, $200,000.

Subscribed capital, $200,000 ; paid up, $40,000.

Securities deposited in Treasury of Ontario, $24,840.00.

Assets.

Amount of Dominion of Canada 4 per cent. stock			$24,720 00
" Province of New Brunswick bonds			10,700 00
" " " "			5,694 00
" Cash on hand	$ 46 92		
" " deposit in Bank of New Brunswick, St. John	2,817 34		
" " deposit in Bank of Nova Scotia, St. John.	5,000 00		
" " " " Halifax Banking Co., St. John	5,000 00		
			12,864 26
" Cash in agents' hands			686 26
" Bills receivable			205 96
" Interest accrued and unpaid			1,189 31
" Outstanding premiums			567 36
" Due from other companies for re-insurance			74 21
" " "			17,968 27
" Office furniture, supplies and insurance plans (not extended)	$2,606 71		
Total assets			$74 669 63
Capital stock subscribed but uncalled			$160,000 00

Liabilities.

Amount of adjusted losses	$ 347 31		
" resisted losses	1,250 00		
" supposed losses	7,906 04		
			$ 9,503 35
Unearned premiums, being 50 per cent. of gross premium			57,843 83
Accrued salaries			775 00
Stationery, printing, etc			37 50
Rent			258 37
All other liabilities			76 82
Total liabilities, except capital stock			$68,494 87
Capital stock paid up in cash			$40,000 00

Receipts.

Gross premiums received in cash	$111,009 30
Interest	1,566 28
Re-insurance on account losses	1,635 33
Agents' balances	636 77
Balances from other Co's	10,533 46
Outstanding premiums	602 50
Other sources	52 16
Total receipts	$126 035 80

Expenditure.

Expenses of Management:

Paid for travelling expenses	$ 77 15
" investigation of claims	932 84
" commission or brokerage	21,858 18
" statutory assessment and license fee	93 71
" rent and taxes	1,074 27
" printing and stationery	399 00
" postage and telegrams	64 05
" salaries, directors' and auditors' fees	3,242 49
" interest	31 61
" law costs	66 83
Total expenses of management	$27,840 13

Miscellaneous Payments:

Amount paid for losses prior to 1899	$11,679 78	
" " of 1899	64,947 10	
		76,626 88
" " for re-insurance premiums		1,966 20
" " rebate		22,112 99
" " other purposes		518 32
Total expenditure		$129 064 52

Miscellaneous.

General:

Total written expiring after 31st December, 1899	$12,203,205
Less cancelled	1,401,977
	$10,801,228
Less re-insured	138,917
Net amount of risk 31st December, 1899	$10,662,311

In Ontario:

Amount as originally written	$3,417,360
Less cancelled	312,073
	$3,105,287
Less re-insured	107,242
Net risks in force 31st December, 1899	$2,998,045

KEYSTONE FIRE INSURANCE COMPANY OF ST. JOHN, N.B

31*st December*, 1899.

LIST OF STOCKHOLDERS.

Name.	Residence.	No of Shares.	Amount Paid up.
Baird, George T	Perth, N.B.	200	$1,600 00
Buckerfield, E. B	Harcourt, N.B.	35	270 00
Butcher, Annie S	St. John, N.B	20	160 00
Berryman, Charlotte C.	"	40	320 00
Bell, A. H	St. Stephen, N.B.	1	8 00
Barnhill, A. P	St. John, N.B.	50	400 00
Butcher, F. R	"	131	1,048 00
Currie, J. Z	Boston, Mass	80	640 00
Chestnut, Henry	Fredericton, N.B	40	320 00
Carritte, deB	St. John, N.B	20	160 00
Clarke, George J.	St. Stephen, N.B.	10	80 00
Chapman, W. H	Dorchester, N.B.	5	40 00
Clarke, L. D	St. John, N.B.	10	80 00
Cox, George A	Toronto, Ont.	20	160 00
Cox, George A., and Kenny, J. J., in trust	"	3,470	27,760 00
Dunn, E G	Lancaster, N.B	20	160 00
Dunn, Lucinda R	St. John, N.B.	25	200 00
Edgecombe, F. B	Fredericton, N.B.	40	320 00
Emerson, H. R.	Dorchester, N.B.	5	40 00
Edgecombe, John	St. John, N.B.	1	8 00
Edwards, M. B	"	2	16 00
Edgecombe, Helen Giles	Fredericton, N.B	20	160 00
Forster, W. D	St. Andrews, N.B	20	160 00
Frink, R. W. W	St. John, N.B.	20	160 00
Grimmer, F. J	St. Andrews, N.B	40	320 00
Grimmer, Geo. D	"	20	160 00
Gove, S. T	"	10	80 00
Goad, Chas. E	Montreal, P.Q.	10	80 00
Harris, C P	Moncton, N.B.	20	160 00
Hocken, M. S.	Chatham, N.B	40	320 00
Hazen, A. P	Montreal, P.Q.	5	40 00
Hutchings, C. H	St. John, N.B.	10	80 00
Jones, F. A	"	2	16 00
Kenny, J. J.	Toronto, Ont.	20	160 00
Knowlton, F. J. G	St. John, N.B.	20	160 00
Leavitt, A. Gordon	"	2	16 00
Leavitt, Julia	"	1	8 00
Lordly, Chas. E	"	10	80 00
Markham, A.	"	40	320 00
Murchie, F. M	Calais, Me	10	80 00
Masters, J. E	Moncton, N.B.	5	40 00
Mowat, James	St. John, N.B.	2	16 00
Macaulay, Alex	"	20	160 00
Morrison, Frank I	Fredericton, N.B.	5	40 00
Macpherson, J. D	"	2	16 00
Morrissey, George	St. John, N.B.	1	8 00
McLean, H. H	"	10	80 00
Palmer, Ada Louise	"	5	40 00
Philps, E. L.	"	25	200 00
Phinney, J. D	Richibucto, N.B.	20	160 00
Randolph, A. F	Fredericton, N.B	200	1,600 00
Rice, W. R	Bear River, N.S.	2	16 00
Rowan, A. M	St. John, N.B	2	16 00
Steeves, Mary A., executor	"	20	160 00
Steeves, J. A. E	"	20	160 00
Sharpe, F. S	"	10	80 00
Smith, R. Wilson	Montreal, P.Q.	20	160 00
Short, J. D	St. John, N.B	2	16 00
Smith, Ella A	Woodstock, N.B.	5	40 00
Scott, S. D	St. John, N.B.	10	80 00
Smith, R. E. Guy	Woodstock, N.B.	25	200 00
Todd, Frank	St. Stephen, N.B	12	96 00
Welch, W. W.	Quebec, P.Q.	10	80 00
Whittaker, Mrs. E. G	St. John, N.B.	2	16 00
Winslow, J. N. W.	Woodstock, N.B.	15	120 00
Winslow, E. Byron	Fredericton, N.B.	5	40 00
		5,000	$40,000 00

MERCHANTS' FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO.

Commenced business 19*th January*, 1898.

President—Hon. Geo. E. Foster, M.P. *Secretary*—J. H. C. Durham.

Authorized Capital, $500,000.

Subscribed capital, $406,000. Paid up on call, $36,237.00.

In advance of call, $2,047.50.

Securities deposited in Treasury of Ontario, $25,000 par value.

Assets.

Cash value of mortgage		$2,000 00
" at head office	$ 865 02	
" deposit receipt, Dominion Bank, Toronto (Government Deposit)	12,500 00	
" on deposit in Dominion Bank	5,096 92	
" on deposit receipt, Union Bank, Toronto (Government Deposit)	12,500 00	
" on deposit in Union Bank	5,355 47	
" on deposit in Imperial Bank	1,070 33	
		37,387 74
" in agents' hands acknowledged by them and considered good		3,476 10
Amounts due for interest		47 99
" capital stock called but unpaid		4,363 00
Goad's plans (not extended)	$1,460 12	
Total assets		$47,274 83
Subscribed capital stock uncalled		$363,352 50

Liabilities.

Supposed losses	$910 15
Unearned premiums, being 50 per cent. of gross premiums	15,284 24
Rent	75 00
Commission and bonus	309 56
Due for re insurance	314 42
Commission on sale capital stock	113 00
All other liabilities	4 75
Total liabilities, except capital stock	$17,011 12
Capital stock, paid up in cash	$38,284 50

Receipts.

Gross premiums received in cash	$31,029 98
Received for interest	1,041 36
On capital stock	2,086 25
Re-insurance	4,344 26
Total	$38,501 85

Expenditure.

Expenses of Management:

Paid for fuel and light	$12 24
" interest, discount and exchange	49 12
" commission	6,000 34
" salaries, fees and all other remuneration of officials	3,672 00
" rent and taxes	431 52
" legal expenses	400 00
" statutory assessment and license fee (Ontario)	78 97
" stationery, printing and advertising	975 85
" travelling expenses	290 33
" postage, telegrams and express	210 83
" investigation and adjustment of claims	139 97
" all other expenses	189 76
Total expenses of management	$12,450 93

Miscellaneous:

Amount paid for losses which occurred prior to 1899	$3,768 35	
" " during the year 1899	13,119 48	
		16,887 83
" re-insurance premiums		4 043 26
" rebate		1,787 07
" office furniture and fittings		266 20
" organization expenses (commission on stock subscriptions)		175 00
" Goad's plans		505 15
Amount invested	$2,000 00	
Total expenditure		$36 115 44

Miscellaneous.

Fire Risks.	Number.	Amount.
Policies in force 31st December, 1898	1,502	$1,808,310 23
Taken during the year 1899, new and renewed	3,063	3 758,741 16
Gross number and amount in force at any time during 1899..	4 565	$5 567 051 39
Deduct expired and cancelled during 1899	1,229	1,714 990 41
In force at 31st December, 1899	3,336	$3 852 060 98
Amount re-insured	....	5 3 336 31
Net amount at risk 31st December, 1899	....	$3,308,724 67

LIST OF STOCKHOLDERS.

Name.	Address.	Amount subscribed for.	Amount paid up.
		$ c.	$ c.
Abell, John	Toronto	1,000 00	100 00
Adams, James	"	500 00	50 00
Adams, Mrs. Margaret	"	3,500 00	350 00
Adams, D. J.	Port Perry	500 00	50 00
Agar, R. T.	Ingersoll	500 00	50 00
Agar, C. J.	Toronto	1,000 00	100 00
Alteman, H	Wellesley	500 00	50 00
Allen, A. W	Toronto	500 00	50 00
Ansley, J H.	Simcoe	1,000 00	100 00
Andrews, J. B	Toronto	1,000 00	
Andrews, E. B.	"	1,000 00	100 00
Armstrong, Wm.	Queenston	1,000 00	100 00
Atkinson, W T	Toronto	1,000 00	100 00
Authors, Miss Rhoda	"	700 00	70 00
Apted Bros.	"	1,000 00	100 00
Alexander & Cable Lithographing Co.	"	1,000 00	100 00
Adams, W.	"	1,000 00	100 00
Bedell, Geo W.	"	5,000 00	500 00
Becker, D. & H.	New Hamburg	1,000 00	100 00
Bell W. N.	Glencoe	1,000 00	100 00
Bixell, O.	Brantford	1,000 00	100 00
Borthwick, H. F.	Toronto	10,000 00	1,000 00
Bowlby, W. H	Berlin	2,000 00	200 00
Boultbee, Mrs. M. Granville	Paris	4,000 00	400 00
Boyd, A. A.	Alexandria	2,000 00	200 00
Bowman, David	Berlin	1,000 00	100 00
Breithaupt, J. C	"	2,000 00	200 00
Bruce, W. M.	Listowel	3,000 00	300 00
Brook, B. F	"	1,000 00	100 00
Burritt, A.	Mitchell	2,500 00	250 00
Burke, Mrs Adeline	London	2,500 00	250 00
Burch, George	St. Catharines	2,000 00	200 00
Bradshaw, Alex	Toronto	100 00	100 00
Bacon, A.	Redgrave	300 00	30 00
Bowman, David	Toronto	500 00	
Brady, J. C	"	2,000 00	
Burt, J. C	Listowel	1,000 00	100 00
Campbell, Wm.	Goderich	1,000 00	100 00
Carroll, G. H.	Paris	500 00	50 00
Carter, Miss Rose	Toronto	400 00	40 00
Caverhill, J. A.	Tilsonburg	500 00	50 00
Clancy, John.	Toronto	4,000 00	400 00
Clemow, Hon. F.	Ottawa	2,000 00	200 00
Cleghorn, W. W	Wellesley	1,000 00	100 00
Clapp, David	Harriston	1,000 00	100 00
Clapp, Mrs. Jennie E.	"	1,000 00	100 00
Clancy, Miss H.	Toronto	1,000 00	100 00
Chantler, Thomas	"	1,000 00	100 00
Corey, H.	Petrolia	5,000 00	500 00
Corey, Boss P.	"	1,000 00	100 00
Coatsworth, E, Jr.	Toronto	1,000 00	100 00
Coatsworth, C. E.	"	1,000 00	100 00
Cressman, Noah	New Hamburg	1,000 00	100 00
Curts, J. W.	Port Perry	5,000 00	500 00
Curtis, Miss, E J	Paris	4,000 00	400 00
Curtis, Miss Margaret	"	4,000 00	400 00
Curtis, F.	Toronto	1,000 00	100 00
Cox, Mrs. Annie L	"	300 00	30 00
Corby, William	"	1,000 00	
Clay, George	"	300 00	30 00
Dallimore, William.	"	1,000 00	100 00
Davis, Ammon	"	500 00	50 00
Davis, Albert J.	Port Perry	500 00	50 00
Davidson, R. L.	Toronto	1,000 00	100 00
Dixon, Thos.	Walkerton	100 00	100 00
Dickieson, M. G, for Mrs. Harriet Dickieson.	Ottawa	1,000 00	100 00
Drummond, H. A., in trust	Toronto	3,000 00	300 00
Dufton & Sons	Stratford	500 00	50 00
Durham, John H. C	Toronto	6,100 00	610 00
Deitch, J. C.	"	1,000 00	100 00
Durham, James R., M.D.	Warren, Penn.	2,000 00	200 00

LIST OF STOCKHOLDERS.—*Continued.*

Name.	Address.	Amount subscribed for.	Amount paid up.
		$ c.	$ c.
Edmonds, Chas.	Toronto	1,000 00	100 00
Elliott, David	"	500 00	50 00
Elliott, Rev. George	Glencoe	500 00	50 00
Essex, Alfred	Toronto	500 00	50 00
Egan, Charles	Petrolia	500 00	50 00
Essex, Alfred, in trust	Toronto	1,000 00	100 00
Farthing, Rev. J. C.	Woodstock	1,000 00	100 00
Field, J. M.	Walkerton	500 00	50 00
Foster, Hon. Geo. E. (M.P.)	Ottawa	1,000 00	100 00
Foster, A. I.	Toronto	1,000 00	100 00
Ford, T. S	Mitchell	500 00	50 00
Fraser, D. B., M.D.	Stratford	1,000 00	100 00
Fry, W. S.	Toronto	500 00	
Foster, Thos.	"	5,000 00	500 00
Ghent, Mrs. Jeanette	"	1,000 00	100 00
Ghent, Chas. A.	"	1,000 00	100 00
Gibson, R. E.	"	5,000 00	500 00
Gordon, Miss L. J.	Sarnia	500 00	
Greene, Mrs. E.	Toronto	1,000 00	100 00
Gray, R. M.	"	2,500 00	250 00
Grant, Robert	"	1,000 00	100 00
Greenwood, W. J.	Whitby	500 00	50 00
Groves, A., M.D.	Fergus	500 00	50 00
Griffin, J.	St. Thomas	2,000 00	200 00
Garner, Mrs. Isabella	Chatham	2,500 00	250 00
Gisborne, F. H.	Ottawa	400 00	
Gosnell, William	Toronto	1,000 00	
Grass, Ruliff	"	5,000 00	500 00
Gordon, D. A.	Wallaceburg	3,000 00	
Gray, William, in trust	Toronto	200 00	20 00
Hastie, Robert	"	5,000 00	500 00
Halstead, Miss M. E.	Mount Forest	1,000 00	100 00
Harris, Mrs. Harriet	Dungannon	2,500 00	1,000 00
Harvie, Thos., in trust for Arthur N. Harvie	Toronto	1,000 00	100 00
Harrington, Fred.	"	500 00	50 00
Hands, J. E.	"	1,000 00	100 00
Heck, Ben	"	500 00	500 00
Herriman, W. C., M.D.	Hamilton	1,000 00	100 00
Hicks, Mrs. Catharine	Toronto	3,500 00	350 00
Hillock, Frank		1,000 00	100 00
Hill, John	Wellesley	1,000 00	100 00
Hick, Miss K.	Toronto	500 00	50 00
Hogg, W. D.	Ottawa	1,000 00	100 00
Hodge, Geo., M.D.	London	1,000 00	100 00
Hogarth, W. B.	Tilsonburg	500 00	50 00
Hutcheson, H. G.	Port Perry	1,000 00	100 00
Hughes, Rev. E. W.	Tilsonburg	1,000 00	100 00
Holmes, T. K., M.D.	Chatham	5,000 00	500 00
Harvie, Thos., in trust for Andrew T. Harvie	Toronto	1,000 00	100 00
Hood, E	Glamis	500 00	
Hutcheson, I. E.	Toronto	1,000 00	
Hees, Geo. H.	"	2,000 00	200 00
Harvie, Thos., in trust for Alice C. Harvie	"	1,000 00	100 00
Hamilton, T. L.	Listowel	500 00	50 00
Hogg, David	Perth	2,000 00	200 00
Irwin, William	Stratford	3,000 00	300 00
Ireland, J. T.	Harriston	500 00	50 00
Ibbotson, Mrs. Florence	Toronto	5,000 00	500 00
Jenkins, W. H.	"	500 00	50 00
Jewell, John	Harriston	500 00	50 00
Joynt, John	St. Helens	500 00	50 00
Kelly, David B.	Toronto	1,500 00	150 00
Kelly, D. J	"	1,000 00	100 00
Kenny, Randal	Sarnia	500 00	50 00
Krug, F	Tavistock	500 00	50 00
Kiely, F. M	Toronto	10,000 00	
Kennedy, W. J	Ottawa	1,000 00	
Kinnear, Thos.	Toronto	5,000 00	500 00
Lamoreaux, J. W.	Hamilton	300 00	30 00
Luke, J. & Sons	Tilsonburg	1,000 00	100 00
Lawrence, F. O., M.D.	St. Thomas	2,000 00	200 00

LIST OF STOCKHOLDERS.—*Continued.*

Name.	Address.	Amount subscribed for.	Amount paid up.
		$ c.	$ c.
Lawson, W. A.	Toronto	1,000 00	100 00
Lick, Elwood H	"	1,000 00	100 00
Lofft, A. H	St. Mary's	1,000 00	100 00
Ludlow, R. S.	Petrolia	4,000 00	
Liebner, E.	Harriston	500 00	50 00
Malcolm, T. G.	Toronto	1,000 00	100 00
Marshall, George	"	1,000 00	100 00
Maas, Albert	"	1,000 00	100 00
Matheson, G. N	Sarnia	500 00	50 00
Marshall, S.	Fergus	1,000 00	100 00
Madill, Benjamin	Toronto	200 00	20 00
Mellow, S. J., M.D.	Port Perry	1,000 00	100 00
Merrill, A. D.	Tilsonburg	1,000 00	100 00
Merner, Hon. S.	New Hamburg	1,000 00	100 00
Meiklejohn, John	Harriston	500 00	50 00
Menzie, R.	Toronto	500 00	50 00
Moorehouse, W. H., M.D.	London	1,000 00	100 00
Mills, Dr. James	Guelph	1,500 00	150 00
Morrill, Robert	Harriston	400 00	40 00
Mulloy, N., M.D.	Preston	2,000 00	200 00
Munro, Hugh	Alexandria	1,000 00	100 00
Munro, Rev. Gustavus	Ridgetown	1,000 00	100 00
Munroe, William	St. Elmo	1,000 00	100 00
Munroe, George A.	"	500 00	50 00
Munroe, Grace J	Alexandria	500 00	50 00
Myers, J. S.	Listowel	2,000 00	200 00
Macnamara, C. C.	Toronto	500 00	50 00
Minton, Thos. S.	"	1,000 00	
Milne, W. J., M D	Blythe	500 00	
Murphy, J. L.	Windsor	1,000 00	100 00
McCormack, R. L.	Toronto	2,500 00	250 00
McCaw, W. H.	Port Perry	500 00	50 00
McDonald, Angus	Alexandria	2,800 00	280 00
McDonald, P. A.	Penetanguishene	1,000 00	100 00
McDonald, D. A., in trust for M. McDonald.	Alexandria	500 00	50 00
McDonald, D. A., in trust for A. L. McDonald	"	500 00	50 00
McGregor, Angus	Toronto	500 00	27 00
McIntosh, W. D.	"	1,000 00	100 00
McGillivray, J. D.	Laggan	1,000 00	100 00
McGillivray, John	"	1,000 00	100 00
McLeod, W. D.	Kirkhill	1,000 00	100 00
McLeod, John T.	Toronto	300 00	30 00
McLennan, R. R.	Cornwall	5,000 00	500 00
McMurchie, J	Harriston	500 00	50 00
McPhee, Arch. D	Alexandria	1,000 00	100 00
McRae, C. J.	Glenroy	1,000 00	100 00
McRae, A. D., in trust for Miss Hattie McRae	Maxville	500 00	50 00
McMillan, Hon. D.	Alexandria	5,000 00	500 00
McDonell, George	Cornwall	2,000 00	200 00
McCuaig, Malcolm	Vankleek Hill	1,000 00	100 00
McKenzie, W. H.	Toronto	1,000 00	
McElroy, Wm. T.	"	300 00	30 00
MacCarthy, Henry F.	Ottawa	2,000 00	
Nairn, Chas. A.	Goderich	1,000 00	100 00
Nelson, Robert	Toronto	500 00	50 00
Ochs, Anthony, M.D.	Hespeler	500 00	50 00
Odell, C. H	Ottawa	1,000 00	100 00
Odell, W. S.	"	10,700 00	1,700 00
Ostrum, J. B.	Alexandria	1,000 00	100 00
Ovens, Thomas, M.D.	Parkhill	1,000 00	100 00
Orme, Geo. L.	Ottawa	1,000 00	
Patterson, Thomas J.	Toronto	1,000 00	100 00
Patterson, J.	"	9,500 00	987 50
Peine, Louis	New Hamburg	400 00	40 00
Plews, W. S.	Toronto	1,000 00	100 00
Proctor, J. R.	Alexandria	1,000 00	100 00
Potter, Charles	Watford	1,000 00	100 00
Purvis, J. M.	Toronto	1,000 00	100 00
Prendergast, Wm.	"	500 00	50 00
Reiner, G.	Wellesley	2,000 00	200 00
Reid, George	Toronto	100 00	10 00

LIST OF STOCKHOLDERS.—*Concluded.*

Name.	Address.	Amount subscribed for.	Amount paid up
		$ c.	$ c.
Ritchie, W. W.	Toronto	500 00	50 00
Rider, Mrs. Sarah A.	"	3,000 00	200 00
Robinson, O. E.	Ingersoll	2,000 00	200 00
Ross, Mrs. E. M. B.	Guelph	2,000 00	200 00
Robertson, James A.	Maxville	500 00	50 00
Rutherford, S. J.	Toronto	1,000 00	100 00
Ryan, G. B.	Guelph	1,000 00	100 00
Ryerson, Dr. G. S.	Toronto	5,000 00	500 00
Raymond, Anson	"	1,000 00	100 00
Rathbun, F. S., in trust	Deseronto	500 00	
Sangster, John H., M.D.	Port Perry	500 00	50 00
Sanderson & Co.	Toronto	1,000 00	100 00
Schoales, J. T.	"	1,000 00	100 00
Scott, J. W.	Listowel	2,500 00	250 00
Schell, J. T.	Alexandria	1,000 00	100 00
Schaefer, H.M.	Milverton	500 00	50 00
Sheppard, Rev. W. W.	Munsey	2,000 00	
Shannon, J. R., M.D.	Goderich	1,000 00	100 00
Sherwood, A. P.	Ottawa	1,000 00	100 00
Smith, Alex. L.	Alexandria	2,000 00	200 00
Smith, A. Dalton, M.D.	Mitchell	2,000 00	200 00
Smith, John	Tilsonburg	2,500 00	250 00
Smith, R. W. B., M.D.	Hamilton	1,000 00	50 00
Snuggs, A.	Toronto	500 00	50 00
Shepherd, R.	St. Mary's	1,000 00	
Sirois, A. F.	Toronto	1,000 00	
Smillie, John W.	Maxville	500 00	
Shore, T. A.	Ottawa	1,000 00	
Scott, James	Toronto	5,000 00	500 00
Tallmadge, E. H.	"	6,000 00	600 00
Tomb, James	Alexandria	3,000 00	300 00
Twining, Mrs. Ada L.	Fredericton, N.B.	500 00	50 00
Thornton, Joseph	Toronto	1,000 00	
Turk, Rev. G. R.	"	1,000 00	
Turner, E. W.	"	1,000 00	100 00
Vogan, S. W.	Walkerton	500 00	50 00
Wasson, David.	Alexandria	2,000 00	200 00
Walker, E. C.	Toronto	1,000 00	100 00
Walsh, J.	"	1,000 00	100 00
Walker, George	"	1,000 00	100 00
Ward, T. S.	"	200 00	20 00
Warden, Gilbert T.	"	2,000 00	200 00
Weston, Mrs. Mercy C.	"	500 00	50 00
Wilson, T. A.	"	1,000 00	100 00
Wilkerson, W.	Brantford	400 00	40 00
Wilson, J. W.	Harriston	500 00	50 00
Witton, J. G.	Walkerton	500 00	50 00
Wood, E. G., M.D.	Nashville, Tenn.	1,000 00	100 00
Woodbridge, Thomas.	Toronto	1,000 00	100 00
Wood, R. A.	"	10,000 00	1,000 00
Way, Bidwell	Hamilton	1,000 00	100 00
Webster, G. R.	Ottawa	1,000 00	
Wilkinson, N. W.	Barrie	1,000 00	
Wells, R. J.	Harriston	500 00	50 00
Watt, Miss Minnie	Toronto	1,000 00	100 00
Zinkann, J. N.	Wellesley	1,000 00	100 00
Totals		406,000 00	38,284 50

QUEEN CITY FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO.

Commenced business, 1st July, 1871.

President—HUGH SCOTT. *Vice-President and Secretary*—THOMAS WALMSLEY.

Authorized Capital, $100,000.
Subscribed Capital, $100,000 Paid up, $50,000.
Securities deposited in Treasury of Ontario, $10,000 par value.

ASSETS.

Value of real estate held by Company, including the head offices of the Company, 32 Church Street, Toronto		$65 871 98
Debentures of Freehold Loan and Savings Company		10,000 00
Shares in Bell Telephone Company of Canada		9,336 75
Amount of loans secured by bank and other stocks		50,891 04
" " mortgages		43,100 00
Cash on deposit in Dominion Bank Head Office, Toronto	$13,817 57	
" " Imperial Trusts Company	4 492 63	
" -hand, head office	1,348 99	
		19,659 19
Agents' balances		2,555 79
Interest accrued and unpaid on all loans as above		935 33
Accrued rents		189 07
All other assets		1,665 31
Goad's plans (not extended)	$548 75	
Total assets		$204 204 46
Subscribed capital stock uncalled		$ 50 000 00

LIABILITIES.

Unearned premiums, being 50 per cent. of gross premiums	$22,584 58
Other liabilities	341 89
Total liabilities, except capital stock	$22 926 47
Capital stock, paid up in cash	50 000 00

REVENUE ACCOUNT.

Gross premiums received in cash		$32 282 94
Received for interest, dividends on stocks		6,142 94
Rents		2,726 30
Investment account (not extended)	$31,238 50	
Re-insurance		3,368 56
Sundry		69 65
Total		$44 590 39

EXPENDITURE.

Expenses of management:	
Paid for commission	$ 5,487 78
" salaries, fees and all other remuneration of officials	4,110 00
" rent and taxes	524 93
" legal expenses	11 00
" statutory assessment and license fee	107 86
" stationery, printing and advertising	736 41
" travelling expenses	61 03
" postage, telegrams and express	73 12
" investigation and adjustment of claims	725 69
" expenses *re* buildings, etc.	2,455 76
Total expenses of management	$14 293 58

Miscellaneous :

Amount paid for losses which occurred prior to 1899	$ 972 45	
" " during the year 1899	9,940 47	
		10,912 92
" re-insurance premiums		3,004 43
" cancelled policies		1,483 41
Amount of dividends paid during the year to shareholders		5,000 00
" invested (not extended)	$30.767 75	
Total expenditure		$34,694 34

MISCELLANEOUS.

Fire Risks.	Number.	Amount.
Policies in force (gross) 31st December, 1898	3,157	3,987,209
Taken during the year 1899, new and renewed	2,931	3,897,535
Total	6,088	7,884,744
Deduct expired and cancelled during 1899	2,736	3,677,467
In force at 31st December, 1899	3,352	4,207,277
Amount re-insured	....	491,986
Amount at risk 31st December, 1899	3,352	3,715,291

LIST OF STOCKHOLDERS.

Name.	Residence.	Amount subscribed.	Amount paid up in cash.
Arthurs, A. J., trustee	Toronto	1,000 00	500 00
Austin, A. W.	"	1,000 00	500 00
Badenach, Edgar A.	"	1,000 00	500 00
Chipman, J. D. (in trust)	St. Stephen, N.B.	10,000 00	5,000 00
Close, Mary J.	Toronto	1,000 00	500 00
Copp, W. W., estate of	"	500 00	250 00
Elliott, R. W.	"	2,500 00	1,250 00
English, C. E.	"	12,300 00	6,150 00
English, E. Taylour	"	200 00	100 00
Gosling, F. G. / Kilvert, T E. (in trust)	"	1,500 00	750 00
Harvey, Jane	"	500 00	250 00
Maclennan, James	"	5,000 00	2,500 00
Miles, Martha P.	"	2,300 00	1,150 00
Maclennan, James / Walmsley, Thos. Trustees	"	5,000 00	2,500 00
Northcote, R. (in trust)	"	700 00	350 00
Scott, Hugh	"	15,750 00	7,875 00
Scott, Robert	"	1,000 00	500 00
Scott, James	"	1,000 00	500 00
Scott, R. / Ball. B. E. (in trust)	"	1,000 00	500 00
Scott, Robert / Scott, James (in trust)	"	1,000 00	500 00
Scott, J. G.	"	1,000 00	500 00
Strathy, W. H.	Barrie	1,000 00	500 00
Smith, W. H. (in trust)	Toronto	4,000 00	2,000 00
Stark & Co., John	"	500 00	250 00
Walmsley, Henrietta	"	1,000 00	500 00
Walmsley, Thomas	"	25,750 00	12,875 00
Watson, Sophia W.	"	1,000 00	500 00
Wood, A. T.	Hamilton	1,500 00	750 00
Total		$100,000 00	$50,000 00

RECAPITULATION

OF

ASSETS, LIABILITIES, REVENUE AND EXPENDITURE OF JOINT STOCK FIRE INSURANCE COMPANIES.

JOINT STOCK FIRE INSURANCE COMPANIES.

ASSETS FOR YEAR ENDING 31st DECEMBER, 1899.

Name of company.	Real estate.	Bonds, mortgages, and other investments.	Interest accrued.	Rents.	Cash.	Outstanding premiums.	Agents' balances.	Bills receivable.	Due by other companies, re-insurance.	Balance due from other companies.	Capital stock called up, but unpaid.	Other assets.	Total.	Goad's plans, office furniture.	Subscribed capital stock uncalled.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Anglo-American	.....	.....	.....	.....	55,717 90	.....	4,851 05	.....	.....	....	200 00	.....	60,768 95	2,646 39	416,790 00
Equity	.....	15,000 00	138 15	.....	44,209 33	.....	4,694 08	...	.....	....	.....	.....	64,041 56	1,501 79	450,000 00
Keystone	.....	41,114 00	1,189 31	....	12,864 26	567 36	686 26	205 96	74 21	17,968 27	....	.....	74,669 63	2,606 71	160,000 00
Merchants	.....	2,000 00	47 99	.....	37,387 74	.....	3,476 10	....	.....	.....	4,363 00	.....	47,274 83	1,460 12	363,352 50
Queen City	65,871 98	113,327 79	935 33	189 07	19,659 19	....	2,555 79	.....	.....	.....	.....	1,665 31	204,204 46	548 75	50,000 00
Totals	65,871 98	171,441 79	2,310 78	189 07	169,838 42	567 36	16,263 28	205 96	74 21	17,968 27	4,563 00	1,665 31	450,959 43	8,763 76	1,440,142 50

Government deposits are as follows:—Anglo-American, $25,000; Equity Fire Insurance Company, $25,000; Keystone Fire Insurance Company of St. John, N.B., $24,720; Merchants' Fire Insurance Company, $25,000; Queen City Fire Insurance Company, $10,000.

LIABILITIES FOR YEAR ENDING 31st DECEMBER, 1899.

Name of company.	Unpaid loans.	Unpaid losses.	Insurance reserve.	Re-insurance premiums.	Other liabilities.	Total liabilities, except capital stock.	Paid-up capital stock.	Grand total liabilities, including capital stock.	Number of policies in force.	Net amount of risks.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.
Anglo-American	.....	3,000 00	(a) 20,679 95	383 27	47 53	24,110 75	46,110 00	70,220 75	3,097	3,553,974 83
Equity	.....	1,700 00	(a) 22,254 44	805 13	(c) 1,955 60	26,715 17	50,000 00	76,715 17	3,970	4,345,379 12
Keystone	.....	9,503 35	(a) 57,843 83	... .	1,147 69	68,494 87	40,000 00	108,494 87	....	(b) 10,662,311 00
Merchants	....	910 15	(a) 15,284 24	314 42	502 31	17,011 12	38 284 50	55,295 62	3,336	3,308 724 67
Queen City	.....	.....	(a) 22 584 58	....	341 89	22,926 47	56,000 00	72,926 47	3,352	3,715,291 00
Totals	.....	15,113 50	138,647 04	1,502 82	3,995 02	159,258 38	224,394 50	383,652 88	13,755	25,585,680 62

Government deposits are as follows:—Anglo-American, $25,000; Equity Fire Insurance Company, $25,000; Keystone Fire Insurance Company of St. John, N.B., $24,720; Merchants' Fire Insurance Company, $25 000; Queen City Fire Insurance Company, $10,000.

(a) Unearned premiums calculated at 50 per cent. gross premiums. (b) In Ontario, $2,998,045. (c) Including commission, $1,000, and dividends unpaid $750.

JOINT STOCK FIRE INSURANCE COMPANIES.

INCOME FOR YEAR ENDING 31st DECEMBER, 1899.

Name of company.	Re-insurance.	Gross premiums.	Interest and dividends.	Rent.	From call on and sale of stocks.	Agents' balances.	Balance from other companies.	Outstanding premiums.	Commission on re-insurance.	Extra premiums and fees.	Other sources.	Total income.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Anglo-American	4,077 09	50,235 14	137 07	.....	46,110 00	.....	.....	.....	1,947 46	7 00	.....	102,513 76
Equity	1,635 54	47,942 50	2,070 15	.....	.....	.....	.....	.....	.....	.....	.....	51,648 19
Keystone	1,635 33	111,009 30	1,566 28	.....	.....	636 77	10,533 46	602 50	.....	.....	52 16	126,035 80
Merchants	4,344 26	31,029 98	1,041 36	.....	2,086 25	.....	.....	.....	.....	.....	.....	38,501 85
Queen City	3,368 56	32,282 94	6,142 94	2,726 30	.....	.....	.....	.....	.....	.....	69 65	44,590 39
Totals	15,060 78	272,499 86	10,957 80	2,726 30	48,196 25	636 77	10,533 46	602 50	1,947 46	7 00	121 81	363,289 99

EXPENDITURE FOR YEAR ENDING 31st DECEMBER, 1899.

Name of company.	Expenses of management.				Statutory assessment.	All other expenses.	Total expenses of management.	Losses.	Re-insurance premiums.	Rebate.	Dividends.	Expenses of organization.	All other expenditure.	Total.
	Commission.	Salaries.	Rent, taxes, etc.	Law costs.										
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Anglo-American	8,652 80	3,608 93	726 00	.....	50 00	2,574 70	15,606 43	12,015 26	8,855 89	2,750 14	.....	4,921 75	2,646 39	46,795 86
Equity	7,345 47	5,581 80	737 44	.....	82 31	3,511 55	17,258 57	14,470 43	6,238 77	1,989 81	.....	.....	1,002 11	40,959 69
Keystone	21,858 18	3,243 49	1,074 27	66 83	93 71	1,504 65	27,840 13	76,626 88	1,966 20	22,112 99	.....	.....	518 32	129,064 52
Merchants	6,000 34	3,672 00	431 52	400 00	78 97	1,868 10	12,450 93	16,887 83	4,043 26	1,787 07	.....	.....	946 35	36,115 44
Queen City	5,487 78	4,110 00	524 93	11 00	107 86	4,052 01	14,293 58	10,912 92	3,004 43	1,483 41	5,000 00	.....	.....	34,694 34
Totals	49,344 57	20,215 22	3,488 16	477 83	412 85	13,511 01	87,449 64	130,913 32	24,108 55	30,123 42	5,000 00	4,921 75	5,113 17	287,629 85

CASH-MUTUAL FIRE COMPANIES.

ASSETS AND LIABILITIES: INCOME AND EXPENDITURE.

BERLIN MUTUAL FIRE INSURANCE COMPANY.

(Mutual and Stock.)

HEAD OFFICE, BERLIN.

Commenced business 3rd November, 1898.

President—D. HIBNER. | *Secretary*—F. C. BROWN.

*Authorized capital stock	$500,000 00
Subscribed "	127,800 00
Paid-up	14,340 00
Unassessed premium note capital	9,563 60
Deposited in the Provincial Treasury	10,000 00

ASSETS.

Cash in Bank of Hamilton, Berlin (current account)	$ 2,142 86	
" " " (deposit receipt)	10,000 00	
" " " (capital account)	3,275 02	
		$ 15,417 88
" agents' hands acknowledged by them to be due and considered good		1,904 93
Amount of premium notes in force after deducting all payments thereon and assessments levied		9,563 60
Unpaid calls on stock		996 00
Accrued interest		359 17
Total assets		$28 241 58
Uncalled subscribed capital stock		$112,464 00

LIABILITIES.

Amount of adjusted loss	141 28
Amount required to re insure all outstanding risks taken on cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1899	$4,324 97
Commission (estimated)	1,240 99
Salaries and fees	373 70
Re-insurance	52 04
Return premiums	50 00
Due for other expenses	86 59
Total liabilities	$6,269 57
Amount of paid-up Capital Stock	$14 340 00

RECEIPTS.

Cash on hand as per last statement (not extended)	$988 77	
Cash received as fixed payments of 1899		$2,189 09
" for interest		17 40
" premiums on cash system		9,159 43
" premiums on stock		600 00
" re-insurance on fire losses		678 87
" other sources		62 75
Total receipts		$12,707 54

*The authorized capital stock of the Company was by Order in Council bearing date 10th July, 1899, increased to $500,000.

Expenditure.

Expenses of Management.

Amount paid for investigation and adjustment of claims	$ 46 20
" law costs	290 00
" statutory assessment and license fee	31 42
" commission to agents (including bonuses)	1,615 87
" fuel and light	27 48
" printing, stationery and advertising	775 15
" salaries, directors' and auditors' fees	2,462 80
" postage, telegrams and express	161 13
" interest	23 04
" travelling expenses	266 30
" rent and taxes	162 09
" other expenses	524 80
Total expenses of management	$6,386 28

Miscellaneous Payments.

Cash paid for losses which occurred in 1899	3,365 21
" re-insurance	1,245 65
" rebate	381 29
Total expenditure	11,378 43

Currency of Risks.

Amount covered by Policies in force 31st December, 1899.

System.	One year or less.	Three years.	Total.
Mutual		$226,615 00	$226,615 00
Cash	$706,082 33	178,057 67	884,140 00
Total at risk	$706,082 33	$404,672,67	$1,110,755 00

Re-insured mutual system	$20,733 00
" cash system	80,742 00
Total re-insurance	$101,475 00
Net risks at 31st December, 1899	$1,009,280 00

Movement in Risks.

	Number.	Amount.
Mutual System.		
Policies in force 31st December, 1898	37	$ 37,475 00
Policies new and renewed during 1899	193	199,540 00
Gross number during 1899	230	237,015 00
Less expired and cancelled in 1899	10	10,400 00
Net risks in force on mutual system, 31st December, 1899	220	$ 226,615 00
Cash System.		
Policies in force 31st December, 1898	79	$ 70,003 00
Policies taken during 1899	1,068	924,157 00
Gross number during 1899	1,147	$ 994,160 00
Less expired and cancelled in 1899	128	110,020 00
Net risks in force on cash system, 31st December, 1899	1,019	$ 884,140 00

BUSINESS TRANSACTED BY COMPANY:
General Fire Insurance.
PREMIUM NOTES OR UNDERTAKINGS
On Policies in force 31st December, 1899.

	Three year risks.
Amount of face of all premium notes held by company, and legally liable to assessment	$12,394 60
Amount of all premium notes, after deducting all payments thereon and assessments levied	9,563 60
Amount of premium notes received during the year 1899	10,771 60

SHAREHOLDERS AS AT DECEMBER 31ST, 1899.

Name of Shareholders.	Address.	Amount subscribed.	Amount paid-up.
		$ c.	$ c.
Brown, F. C.	Berlin	2,500 00	300 00
Burritt & Co., A.	Mitchell	5,000 00	600 00
Brown, W. G.	Toronto	1,500 00	180 00
Brown, Margaret	"	1,000 00	120 00
Bennett, W. H. L.	London	1,000 00	120 00
Baldwin, George S.	Aurora	1,000 00	120 00
Bruce, Edward W.	Toronto	2,000 00	120 00
Burkholder, Jacob	Stouffville	1,000 00	120 00
Burkholder, Samuel	"	1,000 00	120 00
Bain, Donald.	Toronto	200 00	
Cornell, Dr. E. P.	Berlin	1,000 00	120 00
Carlyle, David	Toronto	1,000 00	120 00
Coutts, Richard D.	Georgetown	500 00	60 00
Carson, Samuel	Meaford	1,000 00	120 00
Carlyle, Isabel	Toronto	100 00	
Eden, John R	Berlin	500 00	60 00
Ego, Dr. Angus.	Markdale	1,000 00	120 00
Forrester, Andrew	Mitchell	5,000 00	
Goodale, John	Milverton	8,500 00	1,020 00
Grant, James	Chesley	500 00	60 00
Hibner, D.	Berlin	5,000 00	600 00
Halliday, M. A.	Chesley	1,000 00	120 00
Henry, Samuel	Kincardine	1,000 00	120 00
Hill, Solomon	Markdale	1,000 00	120 00
Hasenpflug, Conrad.	Milverton	4,000 00	480 00
Irwin, H. E.	Toronto	1,000 00	120 00
Jay, Charles H.	Meaford	500 00	60 00
Meyers, J. W.	Listowel	2,000 00	240 00
Malcolm, Rev. James	Teeswater	2,000 00	120 00
Mickle, Charles J	Chesley	1,000 00	120 00
Minchin, Dr. D. J	Berlin	1,000 00	120 00
McLean, Dr. P. D	Woodbridge	2,000 00	240 00
McCallum, William	Bolton	1,000 00	120 00
McFall, A. A.	"	1,000 00	120 00
Mevins, Herman.	Buffalo	1,000 00	
McArthur, Alexander.	Seaforth	15,000 00	1,800 00
Nicholls, Hesse A.	Richmond Hill	500 00	60 00
Oelschlager, Catharine	Berlin	10,000 00	1,200 00
Oelschlager, Alfred	"	1,700 00	204 00
Pearse, C. J	Port Perry	300 00	36 00
Rose, Thomas	Georgetown	1,000 00	120 00
Renfrew, Walter C.	Stouffville	1,500 00	180 00
Reddaway, Arthur	Stratford	2,000 00	240 00
Stouffer, J. R.	Berlin	5,000 00	600 00
Stark, W. J.	Stouffville	4,000 00	480 00
Schaefer, H. M.	Milverton	2,000 00	240 00
Smith, John	Tilsonburg	500 00	60 00
Smith, Dr. A. D.	Mitchell	1,000 00	120 00
Stewart, Dr. Robert L.	Bolton	1,000 00	120 00
Snider, Annie	Woodbridge	1,000 00	120 00
Stevens, Reuben	Stouffville	5,000 00	600 00
Simpson, William	Berlin	1,000 00	120 00
Taylor, Alfred	Galt	1,000 00	120 00
Truman, Elizabeth.	Stouffville	1,000 00	120 00
Torrance, James	Milverton	2,000 00	240 00
Tudhope, Rubertha E. J	Toronto	2,500 00	300 00
Van Dusen, W	Tara	5,000 00	600 00
Van Dusen, J. H.	"	1,000 00	120 00
Williamson, Thomas	Stouffville	2,500 00	300 00
Young, W. L.	Markdale	500 00	60 00
Total		127,800 00	14,340 00

ECONOMICAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BERLIN.

Commenced business 28th October, 1871.

President—J. FENNELL. | *Manager*—HUGO KRANZ.

Unassessed premium note capital, $185,755.35.

Securities deposited at Provincial Treasury, par value, $36,300 00.

ASSETS.

Cash value of real estate		$ 18 475 00
Cash value of mortgages on real estate		30,145 39
Cash on deposit to Company's credit in Canadian Bank of Commerce, Berlin	$51,694 60	
Cash on hand, head office	4,908 02	
		56.602 62
Amount unpaid of agents' balances		11 943 87
Amount of short date notes, or due bills, less than on year over due		761 39
Amount of premium notes in force after deducting all payments thereon and assessments levied		185,755 35
Accrued interest and rents		873 33
Office furniture and Goad's plans (not extended)	$5,000	
Total assets		$304.556 95

LIABILITIES.

Amount of re-insurance reserve	$49 408 09
" supposed loss	4 467 73
Total liabilities	$53,875 82

RECEIPTS.

Cash at head office as per last statement (not extended)	$41,420.16	
Cash received as fixed payments of 1899		$58 586 48
" additional premiums		942 01
" premiums on cash system		86 134 80
" interest		4,770 90
" transfer fees		152 75
" re-insurance claims		7,598 83
" from investments (not extended)	$4,160	
Total receipts		$158,185 77

EXPENDITURE.

Expenses of Management:

Amount paid for investigation and adjustment of claims	$ 1 837 02
" interest on assumed mortgages and rent paid to agents	880 00
" commission to agents	27.754 82
" statutory assessment and license fee	221 11
" printing, stationery and advertising	1.377 27
" salaries, directors' and auditors' fees	8,682 50
" postage, telegrams and express, etc	1,205 63
" fuel, light and water	121 46
" taxes (municipal and government)	590 53
" law costs	593 32
" other expenses	416 48
Expenses of management	$43,680 14

Miscellaneous Expenses :

Cash paid for losses which occurred prior to 1899		$ 8 507 93	
" " " during 1899.....		74 226 83	
			$82,734 76
" re-insurance			11,971 34
" rebate, abatement and returned premiums.....			6,661 58
" investments (not extended)	$16,000		
" Goad's plans			486 40
Total expenditure			$145,534 22

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

System.	One year or less.	Three years.	Total.
Mutual		$4,252 403 67	$4,252,403 67
Cash	$4,131,500 34	6,923 870 50	11,055,370 84
Total.....	$4,131,500 34	$11,176,274 17	$15,307,774 51
Re-insured.			
Cash	1,103,786 65.....		1,103,786 65
Net risks carried by Company, 31st December, 1899	$3.027,713 69	$11,176,274 17	$14 203,987 86

Movement in Risks.

System of Insurance.	Number.	Amount.
Fire Risks—*Mutual System.*		
Policies in force 31st December, 1898	3,240	$4,134,799 67
Policies new and renewed during 1899	1,257	1,644,468 00
Gross number during 1899.....	4,497	$5 779 267 67
Less expired and cancelled in 1899	1,183	1,526,864 00
Net risks in force on mutual system, 31st December, 1899....	3,314	$4,252,403 67
Fire risks—*Cash System.*		
Policies in force 31st December, 1898	11.075	10.281,415 10
Policies new and renewed during 1899	5.593	5 373,158 73
Gross number during 1899	16,668	15 654,573 83
Less expired and cancelled in 1899	4 685	4,599 202 99
Net risks in force on cash system, 31st December, 1899.....	11,983	$11 055,370 84

Business Transacted :

General Fire Insurance.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	$288,649 11
Amount of all premium notes, after deducting all payments thereon and assessments levied	185.755 35
Amount of premium notes received during the year 1899	113,417 26

FIRE INSURANCE EXCHANGE CORPORATION.

Stock and Mutual.

HEAD OFFICE, TORONTO.

Commenced business, 3rd August, 1886.

President.—FREDERICK WYLD. *Secretary.*—HUGH SCOTT.

Authorized Capital Stock		$250,000
Subscribed		150,500
Paid up		14,550
Securities deposited in Treasury of Ontario :		
Deposit Certificate of Freehold Loan and Savings Co	$10,000	
Unassessed premium note capital		$7,307 15

ASSETS.

Loan secured by shares		$16,525 00
Cash on deposit in Imperial Trusts Co., Toronto	$609 84	
" Standard Bank, Toronto	2,858 40	
" Freehold Loan and Savings Co.	10,986 20	
		$14,454 44
Undertakings, unassessed amount	$7,307 15	
Less residue of premium notes given for re-insurance	389 08	
		6,918 07
Cash in Agents' hands		2,661,71
Goad's plans (not extended)	$587 26	
Total assets		$40,559 22
Subscribed capital stock uncalled and unpaid		$135,950 00

LIABILITIES.

Adjusted losses	$6,794 18
Unearned premiums, being 50 per cent. of gross premiums	4,558 11
Suspense account	360 00
Total liabilities to public	$11,712 29
Liabilities to shareholders :	
Paid up stock	$14,550 00

RECEIPTS.

Cash received for fixed payments, 1899		$7,679 73
" premiums on cash system		9,210 93
" interest		1,422 30
" repaid loans (not extended)	$2,400	
Total		$18,312 96

Expenditure.

Cash paid for commission to agents		$1,848 98
" investigation and adjustment of claims		479 03
" statutory assessment and license fee		47 61
" rent and taxes		300 00
" salaries, directors' and auditors' fees		2,155 00
" printing, stationery and advertising		380 93
" postage and telegrams		90 13
" vote to president		250 00
" all other expenses		317 29
Total expenses of management		$5,868 97
Cash paid for losses which occurred in 1899		14,262 20
" reinsurance premiums		1,170 35
" rebate		956 67
" dividends		1,292 50
" investments (not extended)	$4,078 30	
		$23,550 69

Currency of Risks.

Amount covered by Policies in force 31st December, 1899.

System.	One year or less.	Three years.	Total.
Mutual	$535,758 75	.....	$535,758 75
Cash	678,964 83	$279,481 67	958,446 50
Total	$1,214,723 58	$279,481 67	$1,494,205 25

Re-insurance.

Mutual	$59,953 00	.....	$59,953 00
Cash	68,506 50	$15,015 00	83,521 50
Total	$128,459 50	$15,015 00	$143,474 50
Net risks carried by Company 31st December, 1899	$1,086,264 08	$264,466 67	$1,350,730 75

Movement in Risks.

System of Insurance—Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	105	$525 681 25
" new and renewed during 1899	224	618,772 75
Gross number during 1899	329	1,144,454 00
Less expired and cancelled in 1899	237	608,695 25
Net risks in force on mutual system 31st December, 1899	92	$535,758 75

	Number.	Amount.
Cash System.		
Policies in force 31st December, 1898	329	$802,552 58
" new and renewed during 1899	411	913,027 49
Gross number during 1899	740	1,715 580 07
Less expired and cancelled in 1899	393	757,133 57
Net risks in force on cash system 31st December, 1899	347	$958,446 50

BUSINESS TRANSACTED.

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS.

On Policies in force 31st December, 1899.

	One year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$14,614 30
Amount of all premium notes, after deducting all payments thereon and assessments levied	7,307 15
Amount of premium notes received during the year 1899	16,397 18
Residue of premium notes given by Company for re-insurance	389 08

LIST OF SHAREHOLDERS.

Names.	Address.	Amount of Stock.	Amount paid up.
		$ c.	$ c.
Allen, W. A	Ottawa	1,500 00	150 00
Bate, H. N	"	1,000 00	100 00
Brock, W. R	Toronto	5,000 00	500 00
Blain, H	"	5,000 00	500 00
Brennan, J. C	Ottawa	1,000 00	100 00
Darling, A	Toronto	5,000 00	500 00
Dunnett, T	"	5,000 00	500 00
Devlin, R. J	Ottawa	1,500 00	150 00
Elliot, R	Toronto	5,000 00	500 00
Eby, Jos	"	5,000 00	500 00
Elliot, W. S	"	1,000 00	100 00
Elliot, C. J	"	1,000 00	100 00
Gurney, E	"	5,000 00	500 00
Gage, W. J	"	2,500 00	250 00
Garland, John	Ottawa	1,000 00	100 00
Howland, H. S	Toronto	5,000 00	500 00
Hallam, John	"	5,000 00	500 00
Hedley, James (in trust)	"	2,500 00	250 00
Hamilton, W. B	"	2,500 00	250 00
Irving, A. S	"	5,000 00	500 00
Ince, Wm	"	1,000 00	100 00
McKinnon, S. F	"	5,000 00	500 00
Martin, C	"	5,000 00	500 00
MacKay, D	"	2,500 00	250 00
Northcote, I. G	"	1,000 00	100 00
Ogilvie, Hon. A. W	Montreal	2,500 00	250 00
Patterson, R. L	Toronto	5,000 00	500 00
Phillips, F. J	"	5,000 00	500 00
Park, W. W	"	5,000 00	
Rogers, E	"	5,000 00	500 00
Stayner, T. S	"	5,000 00	500 00
Spink, J. L	"	2,500 00	250 00
Scott, J. G	"	5,000 00	500 00
Scott, M. E	"	1,000 00	100 00
Stayner, H. R	"	1,000 00	100 00
Scott, H	"	5,000 00	500 00
Wyld, Frederick	"	5,000 00	500 00
Waldie, John	"	5,000 00	500 00
Wilson, W	"	5,000 00	500 00
Wood, A. T	"	5,000 00	500 00
Wood, Hon. S.C	"	3,500 00	350 00
Wamsley, Thomas	"	5,000 00	500 00
Total		$150,500 00	$14,550 00

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

Commenced business 10th October, 1839.

President—Hon. James Young | *Secretary*—R. S Strong.

Unassessed premium note capital, $176,872.80.

Securities deposited in Treasury of Ontario, par value, $20,000.

Assets.

Cash value of real estate		$32,952 94
Loans secured by mortgages		78,170 00
Market value of shares, bonds, debentures and securities, other than the foregoing		42,911 05
Actual cash on hand at head office	$2,648 28	
Cash on deposit to the Company's credit, not drawn against, in the following chartered banks:		
Merchants' Bank, agency at Galt	$34,224 23	
Bank of Commerce " "	16,418 69	
Imperial	16,999 29	
		70,290 49
Amount unpaid premium notes in force after deducting all payments thereon and assessments levied		176,872 80
Amount of interest accrued		2,880 91
Office furniture etc. (not extended)	$1,961.62	
Total assets		$404,078 19

Liabilities.

Amount required to re-insure all outstanding risks taken on the cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1899	$54,098 85
Amount of bonus to agents	906 84
Total liabilities	$55,005 69

Receipts.

Cash at head office as per last statement (not extended)	$57,746 23	
Cash received as fixed payments of 1899		$58,157 01
" " for years prior to 1899		1,108 04
" premiums on cash system		61,166 76
" interest		8,481 62
" rents		1,143 18
" re-insurance claims		1,839 92
" transfer fees and extra premiums		1,031 77
" from mortgage investments (not extended)	$13,676 13	
Total receipts		$132 928 30

Expenses of Management: Expenditure.

Amount paid for law costs	$ 80 00
" commission and bonus to agents	20,037 84
" fuel and light	45 20
" statutory assessment and license fees	226 12
" printing, stationery and advertising	577 21
" rent, taxes and insurance	672 37
" salaries, directors' and auditors' fees	9,325 50
" travelling expenses	554 15
" postage, telegrams and express	970 37
" investigation of claims	230 17
" caretaker	156 00
" incidentals	1,697 62
Expenses of management (*carried forward*)	$34,905 55

Expenses of management (*brought forward*)		$34,905 55
Miscellaneous Payments:		
Cash paid for losses which occurred prior to 1899	$715 00	
" " " during 1899	56,967 53	
		57,682 53
" re-insurance premiums		7.768 50
" rebate, abatement and returned premiums		3,161 85
" refund to members		9,606 56
" office furniture		231 95
" investments (not extended)	$21,635 89	
Total expenditure		$113,356 94

Currency of Risks.

Amount covered by Policies in force 31st December, 1899.

System.	One year or less.	Three years.	Total.
Mutual	.....	$4,056,528	$4,056,528
Cash	$1,908,323	9,713,030	11,621,353
Total	$1,908,323	$13,769,558	$15,677,881
Re-insured.			
Mutual	.....	.....	.....
Cash	127,992	406 984	$534,976
Net risks carried by Company 31st Dec., 1899	$1 780,331	$13,352 574	$15.142.905

Movement in Risks.

System of Insurance.	Number.	Amount.
Mutual System.		
Policies in force 31st December, 1898	2,612	$3.799,249
Policies new and renewed during 1899	1,106	1,549,797
Gross number during 1899	3,718	5 349,046
Less expired and cancelled in 1899	896	1.292,518
Net risks in force on mutual system, 31st December, 1899	2,822	$4,056,528
Cash System.		
Policies in force 31st December, 1898	9,696	$10,994,328
Policies new and renewed during 1899	4,055	4,703,103
Gross number during 1899	13,751	$15,697 431
Less expired and cancelled in 1899	3,403	4 076,078
Net risks in force on cash system 31st December, 1899	10,348	$11,621,353

Business Transacted.

General Fire Insurance:

Premium Notes or Undertakings.

On Policies in force 31st December, 1898.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$285,288 00
Amount of premium notes, after deducting all payments thereon and assessments levied	176,872 80
Amount of premium notes received during the year 1899	113,113 00

HAND-IN-HAND INSURANCE COMPANY, MUTUAL AND STOCK.

HEAD OFFICE, TORONTO, ONT.

Commenced business 1st July, 1873.

President—LARRATT W. SMITH, D.C.L. *Vice President and Secretary*—HUGH SCOTT.

By Act 42 Vic. cap. 85, Ontario Statutes, 1879, power was granted to this Company to raise Capital Stock and to do business on the Cash System.

Authorized Stock Capital		$500,000 00
Subscribed "		100,000 00
Paid up in Cash "		20,000 00
Stock uncalled		80,000 00
Securities deposited in the Treasury of Ontario (par value)		10,000 00
Unassessed premium note capital		15,085 47

ASSETS.

Mortgages on real estate	$21,686 33	
Loans on bank stocks	35,863 00	
Shares, debentures and other securities	250 00	
		$57,799 33
Cash on hand, head office	$2,883 05	
" deposit to company's credit in Ontario Bank, Toronto	4,308 75	
" " " Dominion "	35 00	
" deposit Imperial Trust Company	3,074 32	
		10,301 12
Cash in agents' hands		3,794 89
Premium notes in force after deducting all payments thereon and assessments levied	$15,085 47	
Less residue of premium notes given for re-insurance	7,297 16	
		7,788 31
Interest accrued		1,226 50
Due by other companies		8,582 39
Goad's Plans (not extended)	$584 74	
Total		$89,492 54
Subscribed capital uncalled		$80,000 00

LIABILITIES.

Amount of adjusted losses	$15,356 26
" required to re-insure all outstanding risks taken on cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1899	10,331 39
Directors' fees, etc	345 30
Total liabilities to public	$26,032 95
Liabilities to stockholders :	
Paid up stock	$20,000 00

REVENUE ACCOUNT.

Cash on hand as per last statement (not extended)	$13,257 52	
" received as fixed payments of 1899		$15 937 84
" for premiums on cash system		22,990 06
" for interest		2 788 99
" for plate glass insurance		3,823 39
" re-insurance		23,378 83
" loans repaid (not extended)	$15,735 00	

Cash received for commission		1,512 20
" for rebates		8 10
" for investments (not extended)	$15,735 00	
Total		$70 439 41

EXPENDITURE.

Cash paid for travelling expenses		$49 62
" rent and taxes		487 74
" clerical work		12 17
" statutory assessment, license, etc		86 55
" printing, stationery and advertising		458 53
" salaries, directors' and auditors' fees		1,855 00
" investigation and adjustment of claims		773 15
" postage, telegrams and express, etc		91 46
" agents' commission		7,577 41
Total expenses of management		$11,391 63
Cash paid for losses during 1899		$41,771 48
" re-insurances		14 787 19
" rebate, abatement and returned premiums		2,943 33
" dividends		2,000 00
" vote to president		250 00
" other expenditures		315 56
" investments (not extended)	$15,671 62	
Total expenditure		$73,459 19

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1899.

Insurance.

System.	One year or less.	Three years.	Total.
Mutual	$1,005,839 00	.....	$1,005 839 00
Cash	1,631.867 00	$948,487 00	2,580,354 00
Total	$2,637,706 00	$948,487 00	$3,586,193 00
Re-insurance.			
Mutnal	$489,772 00	.....	$489,772 00
Cash	467.930 00	$38,300 00	506,230 00
Total	957,702 00	38,300 00	996,002 00
Net risks carried by Company, 31st December, 1899	$1,680,004 00	$910,187 00	$2,590,191 00

MOVEMENT IN RISKS.

Fire Risks—*Mutual System.*

System of Insurance.	Number.	Amount.
Policies in force 31st December, 1898	241	$1,008,637 00
" new and renew during 1899	285	1,148,420 00
Gross number during 1899	526	$2,157,057 00
Less expired and cancelled in 1899	288	1,151,218 00
Net risks in force on mutual system 31st December, 1899	238	$1,005,839 00

Fire Risks—*Cash System.*

Policies in force 31st December, 1898	1424	$2,336 803 00
" new and renewed during 1899	1139	2,314 664 00
Gross number during 1899	2563	$4 651,467 00
Less expired and cancelled in 1899	1004	2 071,113 00
Net risks in force on cash system 31st December, 1899	1559	$2 580,354 00

Plate Glass Risks.

Policies in force 31st December, 1898	608	$166,089 24
" new and renewed during 1899	252	45 778 68
Gross number during 1899	860	$211,867 92
Less expired and cancelled in 1899	237	28,474 68
Net risks in force 31st December, 1899	623	$183,393 24

BUSINESS TRANSACTED:

General Fire, Plate Glass and Inland Marine Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1899.

	One year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$30,170 94
Amount of all premium notes, after deducting all payments thereon and assessments levied	1 ,085 47
Amount of premium notes received during the year 1899	33,426 62
Residue of premium notes given for re-insurance	7,297 16

LIST OF STOCKHOLDERS.

Name.	Residence.	Amount subscribed for	Amount paid up in cash
		$ c.	c.
Austin, A. W.	Toronto	2,500 00	500 00
Arthurs, Mrs. A. J., Trustee	"	2,500 00	500 00
Campbell, A. H	"	5 000 00	1,000 00
Chipman, John D., in trust.	St. Stephen	5,000 00	1,000 00
Coffee & Co., L.	Toronto	5,000 00	1,000 00
Davis, Wm.	"	5,000 00	1,000 00
Dixon, B., Homer, estate	"	5,000 00	1,000 00
Elliott, Wm., estate of..	"	5,000 00	1,000 00
Gzowski, Sir C. S., A.D.C., estate of	"	5,000 00	1,000 00
Macpherson, Sir D. L., estate of	"	5,000 00	1,000 00
Maclennan, Hon. Justice	"	5,000 00	1,000 00
Smith, Prof. Goldwin	"	5,000 00	1,000 00
Smith, Larratt W., D.C.L.	"	5,000 00	1,000 00
Smith, W. H.	London	1,000 00	200 00
Smith, A. L., Ex. late C. R, Smith	"	1,000 00	200 00
Smith, W. H , Admr. late L. J. Smith	"	1,000 00	200 00
Smith, W. H. ... Hammond, F. J ... } Tsts. for Mary C. Taylor	"	1,000 00	200 00
Smith, W. H. ... Hammond, F. J } Tsts. for Fanny W. Rowley	"	1,000 00	200 00
Strathcona, Lord	Montreal	5,000 00	1,000 00
Smith, W. H., Mgr. in trust	Toronto	5,000 00	1,000 00
Scott, James	"	2,500 00	500 00
Scott, Robert..	"	2,500 00	500 00
Scott, R., and Bull, B. E., in trust	"	2,500 00	500 00
Scott, R. and Scott, J., in trust	"	2,500 00	500 00
Smith, Rev. Lennox Ingal	Montreal	5,000 00	1,000 00
Scott & Walmsley	Toronto	10,000 00	2,000 00
		100,000 00	20,00000

THE MILLERS' AND MANUFACTURERS' INSURANCE COMPANY, MUTUAL AND STOCK.

HEAD OFFICE, TORONTO, ONTARIO.

Commenced business 1st September, 1885.

President—JAMES GOLDIE. | *Manager-Secretary*—HUGH SCOTT.

Authorized capital stock	$250,000 00
Subscribed stock capital	125,000 00
Paid up in cash	24,700 00
Capital stock uncalled	100,300 00
Securities deposited at Provincial Treasury	10,000 00
Unassessed premium note capital	32,327 06

ASSETS

Mortgages		$ 19,500 00
Shares Bell Telephone Co., Limited		10,725 00
Cash on deposit in Traders' Bank, Toronto	$ 1,465 14	
" " Freehold Loan and Savings Co	18,859 25	
" " Imperial Trust Company, Toronto	1,358 40	
		21,682 79
Undertakings, unassessed amount	$32,327 06	
Less residue of premium notes given for re-insurance	13,043 79	
		19,283 27
equipment (not extended)	$424.12	
Interest		425 01
Uncollected premiums		1,245 58
Loans on stock		44,850 00
All other assets		2,016 17
Total assets		$119,727 82
Capital stock uncalled		$100 300 00

LIABILITIES.

Adjusted losses	$ 6,785 42
Re-insurance reserve	2,114 34
Dividend to shareholders, 1898, in suspense	240 00
" policyholders, 1899	440 97
Due to sundry companies and persons	2,311 48
Total liabilities to public	$11,892 21
Liability of stockholders—	
Paid up stock	$24,700 00

REVENUE ACCOUNT

Cash on hand as per last statement (not extended)	$34,668.42	
Cash received as fixed payment of 1899		$34 367 10
" " prior years		1,135 97
" cash premiums		5 499 01
" interest		4,644 77
" commission		2,406 74
" cancelled re-insurance		1,087 20
" re-insurance claims		29,050 32
" adjusting expenses		116 08
" fire pails		94 42
" all other sources		21 92
" investments (not extended)	$2,400	
Total income		$78 423 53

Expenditure.

Cash paid for investigation and adjustment of claims		$ 176 00
" commission		817 60
" statutory assessment, license, etc		60 75
" travelling expenses		375 00
" rent and taxes		434 75
" salaries, directors' and auditors' fees		5 735 00
" printing, stationery and advertising		396 17
" postage, etc		275 37
" interest refunded		112 52
Total expenses of management		$ 8,383 16
Cash paid for losses which occurred during 1899		46,325 66
" rebate		2,430 04
" re-insurance		15,758 05
" dividends, shareholders		2,390 00
" " policyholders		2,800 23
" sundries		322 02
" investments (not extended)	$15,400	
Total expenditure		$78,409 16

Currency of Risks.

Amount covered by Policies in force 31st December, 1899.

System.	One year or less.	Three years.	Total.
Mutual	$2,003,371		$2 003 371
Cash	274,098	$51,184	325,282
Gross amount at risk 31st December, 1899.	$2,277,469	$51,184	$2,328,653
Re-insurance :			
Mutual	893,542		893,542
Cash	58,928		58,928
Total	$952,470		$952,470
Net amount at risk, 31st December, 1899	$1,324,999		$1 376,183

Movement in Risks.

	Number.	Amount.
Mutual System.		
Policies in force 31st December, 1898	420	$1,996,239
Policies new and renewed during 1899	577	2,367,770
Gross number during 1899	997	$4,364,009
Less expired or cancelled in 1899	569	2,360,638
Net risks in force on mutual system 31st December, 1899	428	$2,003,371
Cash System.		
Policies in force 31st December, 1898	118	$323,957
Policies taken during 1899 on cash system	209	508,827
Gross number and amount during 1899	327	$832,784
Less expired or cancelled in 1899	167	507,502
Net risks in force on cash system 31st December, 1899	160	$325,282

BUSINESS TRANSACTED:

Manufacturing Risks.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1899.

	One year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$64,654 12
Amount of all premium notes, after deducting all payments thereon and assessments levied	32,327 06
Amount of premium notes received during the year 1899	71,796 98
Residue of premium notes given for re-insurance	13 043 79

LIST OF STOCKHOLDERS.

Name.	Address.	Amount of stock held.	Amount paid, being 20 per cent. of amount of stock held 31st December, 1899.
		$	$
Bell, Wm. (in trust)	Guelph	2,000	400
Baird, A H	Paris	1,000	200
Barber, John R	Georgetown	2,000	400
Baird, H. N	Toronto	3,000	600
Burnett, J. S	Winterbourne	1,000	200
Chipman, Donald D. (in trust)	St. Stephen, N. B	6,000	1,200
Elliott, R. W	Toronto	1,000	200
Firstbrook, Mrs. Annie	Acton	5,000	1,000
Forbes, Geo. D	Hespeler	2,000	400
Forbes, Mrs. J. S	Wyoming	1,000	200
Gillies, George	Gananoque	2,500	500
Goldie, D	Ayr.	2,000	400
Goldie, G. E	"	2,500	500
Goldie, Jno	Guelph	3,000	600
Goldie, Jas	"	7,000	1,400
Goldie & McCullough Co., Limited	Galt	6,000	1,200
Hall, Jas. & Co	Brockville	2,000	400
Hilborn, A. H	Blair	1,000	200
Innes, W. P	Simcoe	3,000	600
Karn, D. W. & Co	Woodstock	2,000	200
King Bros	Whitby	1,500	300
Kennedy, Mrs. E. L	Guelph	6,000	1,200
Muskoka Mill & Lumber Co	Toronto	5,000	1,000
McLaughlin & Moore	"	2,500	500
McKay, Thos. & Co	Ottawa	1,000	200
McNally, Angus	Blair	1,000	200
Neilson, R	Ayr	2,500	500
Noble, Robert	Norval	3,000	600
Noxon Bros	Ingersoll	3,000	600
Northcote, R. (in trust)	Toronto	1,000	200
O'Neil, Thomas	Paris	500	100
Pattison, George	Preston	5,000	1,000
Riordan, Charles	Merrtton	5,000	1,000
Stewart, Robert	Guelph	1,000	200
Smith, R. H	St. Catharinea	1,000	200
Spink, J. L	Toronto	5,000	1,000
Scott, Hugh	"	3 000	600
Scott, Hugh (in trust)	"	5,000	1,000
Sutton Wm	Simcoe	1,000	200
Sadler, Dundas & Co	Lindsay	3,000	600
Seagram, Jos. E	Waterloo	3,000	600
Taylor & Bates	St. Catharines	1,000	200
Whitelaw, C	Paris	1,000	200
Whitelaw, R	Woodstock	1,000	100
Wilson, Wm	Toronto	5,000	1,000
Walmsley, Thos	"	3,000	600
Total		125,000	24,700

PERTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STRATFORD.

Commenced business 1st December, 1863.

President.—Wm. Davidson. | *Manager.*—Charles Packert.

Deposited in the Treasury of Ontario, $12 000.00.

Unassessed Premium note capital, 153,660.48.

Assets.

Cash value of real estate		$10 840 62
" mortgages		61,085 00
Value of debentures		12,000 00
Actual cash on hand	$4,254 57	
" " in Canadian Bank of Commerce, Stratford	15,113 31	
		19 367 88
Cash in agent's hands acknowledged by them to be due, and considered good		5,092 75
Amount unpaid of fixed payments of 1899		1,259 17
" of short date notes, or due bills, less than one year overdue		317 33
" of premium notes in force, after deducting all payments thereon and assessments levied		153,660 48
" office furniture and Goad's plans (not extended)	$6,173 14	
" interest accrued		1,093 00
" due re-insurance on losses		2,003 50
Total assets		$266.719 73

Liabilities.

Amount required to re-insure all out-standing risks taken on the cash system being 50 per cent. of gross premiums on all cash system policies in force 31st December, 1899		$58,733 37
" of losses adjusted		635 62
" " supposed or reported		5,544 21
" " resisted		300 00
" of other liabilities		351 35
Total liabilities		$65.564 55

Receipts.

Cash at head office, as per last statement (not extended)	$19,842 15	
Cash received as fixed payments due in 1899		$49,174 86
" " " due in prior years		1.033 28
" for premiums on cash system		76 310 94
" for interest		3,244 22
" for re-insurance on account of losses		15,779 62
" for rebate		809 18
" extra premiums		779 94
" loss refund		180 23
" travelling expenses repaid		378 15
" contra accounts		2,062 36
" adjustments of losses repaid		64 87
" rent		150 00
" from investments (not extended)	$7,809	
Total receipts		$149 967 65

Expenditure.

Cash paid for commission to agents	$21,423 98
" law costs	248 59
" inves igation and adjustment of claims	1,157 24
" statutory assessment and license	263 97
" rent and taxes	578 53
" salaries, director's and auditor's fees	7,164 30

Cash paid for printing, stationery and advertising		$1,022 68
" travelling expenses and inspection of risks		822 60
" postage and telegrams		945 33
" fuel and light		136 17
" other expenses		554 15
Total expenses of management		$4,317 54
Cash paid for losses which occurred prior to 1899	$3,560 90	
" " " in 1899	84,315 62	
		87,876 52
" re-insurance premiums		13,711 31
" rebate		6,766 88
" contra accounts		2,296 22
" Goad's plans		342 45
" investments (not extended)	$12,940	
Total expenditure		$145,310 92

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1899

System.	One year or less.	Three years.	Total
Mutual		$7,128,879	$7,128,879
Cash	$2,970,808	9,090,479	12,061,287
Total	$2,970,808	$16,219,358	$19 190,166
Re-insurance.			
Mutual		878,938	878,938
Cash	410,631	422,590	833,221
Total	$410,631	$1,301,528	$1,712,159
Net risks carried by Company, 31st December, 1899	$2,560,177	$14,917,830	$17 478,007

MOVEMENT IN RISKS.

	Number.	Amount.
Mutual System.		
Policies in force 31st December, 1898	4,318	$6,416,721
" new and renewed during 1899	1,948	2,867 388
Gross number during 1899	6,266	9,284,109
Less expired and cancelled in 1899	1,509	2,155,230
Net risks in force on mutual system, 31st December, 1899	4,757	$7,128,879
Cash System		
Policies in force 31st December, 1898	11,737	$11,232,283
" taken during 1899	7,014	7,219,939
Gross number during 1899	18,751	$18,452,222
Less expired and cancelled in 1899	6,536	6,390,935
Net risks in force on cash system, 31st December, 1899	12,215	$12,061,287

BUSINESS TRANSACTED BY COMPANY.

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1899.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$246,150 21
Amount of all premium notes, after deducting all payments thereon and assessments levied	153,660 48
Amount of premium notes received during the year 1899	100,081 79

WATERLOO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 7th March, 1863.

President—GEO. RANDALL. | *Manager*—FRANK HAIGHT.

Unassessed premium note capital, $225,855.46.

Deposited with Government of Ontario, $15,100.00, par value.

ASSETS.

Cash value of real estate, less incumbrances		$16,150 41
" mortgages		41,600 00
" shares, bonds, debentures and securities		38,331 12
Cash on deposit to Company's credit, not drawn against in the Molson's Bank, Waterloo	$15,600 89	
Cash on hand at head office	4,547 78	
		20,148 67
Cash in agents' hands, acknowledged by them to be due and considered good.		9,331 88
Amount unpaid of fixed payments of 1899		1,452 32
" of short date notes or due bills, less than one year overdue		3,932 29
" of premium notes in force after deducting all payments thereon and assessments levied		225,855 46
Office furniture and Goad's plans (not extended)	$6,322 50	
Amount of accrued interest		1,973 31
Total assets		$358,775 46

LIABILITIES.

Amount of losses adjusted	$19,766 32
" resisted	500 00
Amount required to re-insure all outstanding risks taken on cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1899	109,998 40
Total liabilities	$130,264 72

REVENUE.

Cash balance on hand as per last statement (not extended)	$31,324 43	
Cash received for fixed payments of 1899		$76,326 22
" rent		935 00
" cash premiums		123,743 59
" interest		3,542 72
" transfer fees		328 98
" additional premiums		2,211 85
" re-insurance and losses		13,092 87
" instalments due in 1898		1,695 27
" agents balances of 1898		10,708 17
" bills receivable of 1898		3,386 88
" from investments		2,715 04
" commission on rebates		3,928 04
" profit and loss		300 00
Total receipts		$242,914 63

Expenditure.

Expenses of Management :

Amount paid for travelling expenses		$2 351 97
" commission to agents, including bonus		35 286 52
" law costs		339 66
" fuel and light		266 30
" investigation and adjustment of claims		930 51
" statutory assessment, license, etc		420 41
" printing and advertising		1,179 29
" salaries, directors' and auditors' fees		10,347 88
" postage, telegrams and express		1,299 59
" rent and taxes		402 49
" other expenses		170 66
Total expenses of management		$52,995 28

Miscellaneous Payments :

Cash paid for losses prior to 1899	$9 432 18	
" during 1899	118,937 96	
		$128,370 14
Cash paid for re insurance		15 915 51
" rebate, abatement and returned premiums		12,012 36
" Goad's plans		414 35
" office furniture		167 30
" agents balances of 1899		9,631 88
" bills receivable of 1899		3,932 29
" investments		26,571 78
" instalments cancelled		1,617 77
" " unpaid		1 452 32
" all other expenditure		1 309 41
Total expenditure		$254,090 39

Currency of Risks.

Amount covered by Policies in force 31st December, 1899.

	One year or less.	Three years.	Total.
Mutual	.....	$7,201 356	$7,201,356
Cash	$3,577.256	19,128,452	22 705,708
Total	$3,577 256	$26,329,808	$29,907,064

Re-insured.

Mutual	.....	$850,420	$850 420
Cash	$145,345	693 920	839,265
Total	$145.345	$1,544,340	$1 689,685
Net risks carried by company 31st Dec., 1899	$3 4 31 911	$24,785,468	$28,217,379

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	4,522	$6,887,397
Policies new and renewed during 1899	1,925	2,852,024
Gross number during 1899	6,447	$9,739,421
Less expired and cancelled in 1899	1,980	2,538,065
Net risks in force on mutual system 31st December, 1899	4,467	$7,201,356

Cash System.

Policies in force 31st December, 1898	23,540	$22,562,503
Policies new and renewed during 1899	11,748	11,395,826
Gross number during 1899	35,288	$33 958,329
Less expired and cancelled in 1899	10,786	11,252,621
Net risks in force on cash system 31st December, 1899	24,502	$22,705,708

Business Transacted:

General Fire Insurance.

Premium Notes or Undertakings

On Policies in force 31st December, 1899.

	Three year risks.
Amount of face of all premium notes held by company, and legally liable to assessment	$364,158 75
Amount of premium notes, after deducting all payments thereon and assessments levied	225,855 46
Amount of premium notes received during the year 1899	150,370 95

THE WELLINGTON MUTUAL FIRE INSURANCE COMPANY.*

HEAD OFFICE, GUELPH.

Commenced business September, 1840.

President—GEORGE SLEEMAN. | *Secretary*—JOHN DAVIDSON

*Authorized capital stock	$150,000 00
Subscribed capital stock	116,500 00
Paid up capital stock	10,750 00
Unassessed premium note capital	41,730 40
Deposited in the Provincial Treasury	14,000 00

ASSETS.

Cash value of securities held by Company		$24,000 00
" on hand at head office	$ 464 61	
" Traders' Bank, Guelph	10,079 49	
		10,544 10
" in agents' hands acknowledged by them to be due and considered good		918 28
Amount unpaid of fixed payments of 1899		548 87
" unpaid in prior years (not extended)	$352 59	
" unpaid of assessments levied prior to 1899 (not extended)	213 00	
" unpaid due bills less than one year overdue		33 50
" of premium notes in force after deducting all payments thereon and assessments levied		41,730 40
" due but unpaid on first call on capital stock		900 00
" office furniture, Goad's plans, etc. (not extended)	$2,441.30	
Total assets		$ 78,675 15
Subscribed capital stock uncalled		$104 850 00

LIABILITIES.

Amount of supposed or reported losses	$1,360 00
Amount required to re-insure all outstanding risks taken on cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1899	19,619 03
Amount of borrowed money	7,000 00
Liabilities to public	$27,979 03
Paid-up capital stock	$10,750 00

RECEIPTS.

Cash at head office, as per last statement (not extended)	$11,793.72	
Cash received as fixed payments of 1899		$16,677 86
" " " prior years		807 99
" from assessment of 1898		783 33

* By an Order in Council bearing date 2nd December, 1898, the Company was authorized to raise a share or stock capital of $150,000.

Cash received as premiums on cash system	22,257 59
" extra premiums	114 10
" agent's balances, 1898	836 21
" for interest	1,189 32
" transfer and endorsement fees	31 89
" re-insurance on losses	629 04
" bills receivable	235 39
" call on capital stock	10,750 00
Total receipts	$54,312 72

Expenditure.

Expenses of Management:

Amount paid for commission to agents (including bonuses)		$6,622 76
" fuel and light		54 79
" investigation or adjustment of claims		141 54
" statutory assessment and license		134 68
" printing, stationery and advertising		815 49
" rent and taxes		321 25
" salaries, directors' and auditors' fees		4,396 15
" travelling expenses		512 83
" postage, telegrams and express		612 42
" law costs		1,420 66
" interest		491 02
Total expenses of management		$15,523 59

Miscellaneous Payments:

Cash paid for losses which occurred prior to 1899	$ 2 000 00	
" " " during 1899	23,448 15	
		25,448 15
" re-insurance		2 940 90
" rebate		1,366 85
" Goad's plans and office furniture		282 85
" investments (not extended)	$10,000.00	
Total expenditure		$45,562 34

Currency of Risks

Amount covered by policies in force 31st December, 1899.

System.	One year or less.	Three years.	Total.
Mutual		$1,256,040 00	$1,256,040 00
Cash	$1,164 716 33	2,105,439 22	3,270,155 55
Total at risk	$1,164,716 33	$3,361,479 22	$4,526,195 55
Re-insured mutual system		140,279 18	140,279 18
" cash system	96,898 33		96,898 33
Total re-insurance	$96,898 33	$140,279 18	$237,177 51
Net risks at 31st December, 1899	$1,067,818 00	$3,221,200 04	$4,280,018 04

Movement in Risks

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	1,211	$1,483,442 00
" new and renewed during 1899	347	454,805 00
Gross number during 1899	1,558	$1,938,247 00
Less expired and cancelled in 1899	540	682,207 00
Net risks in force on mutual system 31st December, 1899	1,018	$1,256,040 00

Cash System.

Policies in force 31st December, 1898	3,550	$3 085,322 39
" taken during 1899	1,643	1,520,630 00
Gross number during 1899	5,193	$4 605,952 39
Less expired and cancelled in 1899	1 464	1,335,796 84
Net risks in force on cash system 31st December, 1899	3 729	$3,270,155 55

Business Transacted by Company.

General Fire Insurance.

Premium Notes or Undertakings

On Policies in force 31st December, 1899.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$84,170 15
Amount of all premium notes after deducting all payments thereon and assessments levied	41,730 40
Amount of premium notes received during the year 1899	31,449 59

LIST OF SHAREHOLDERS, 31st DECEMBER, 1899.

Name.	Address.	Subscribed	Paid.
		$ c.	$ c.
George Sleeman	Guelph	2,500 00	250 00
James Hutton, M.D	Forest	5,000 00	500 00
Geo. D. Forbes	Hespeler	3,000 00	300 00
Thomas Fitton	Exeter	1,500 00	150 00
J. A. McGrail	Acton	5,000 00	500 00
Thomas Gregory	Exeter	2,500 00	250 00
Mrs. Louisa Webster	Brantford	1,000 00	100 00
Jas. S. Henderson	Hensall	4,000 00	400 00
A. W. Alexander	Guelph	500 00	50 00
J. A. Speight	Acton	3,000 00	300 00
H. P. Moore	"	1,000 00	100 00
George Randall	Waterloo	1,000 00	100 00
John A Davidson	Guelph	2,500 00	250 00
Wm. Vivian	Tilsonburg	1,000 00	100 00
George Samwell	Exeter	5,000 00	500 00
A. F. H. Jones	Guelph	500 00	50 00
John I. Hobson	"	2,000 00	200 00
Robert Downie	"	2,000 00	200 00
Rose M. McElderry	"	1,000 00	100 00
James Jones	"	1,000 00	100 00
James Mills	"	2,500 00	250 00
John Kennedy	"	1,000 00	100 00
E. J. Presant	"	1,000 00	100 00
Thomas Gowdy	"	1,000 00	100 00
Edward Mara	Lucan	2,000 00	200 00
I. Frederick Fox	"	1,000 00	100 00
C. S. Rumsey	St. Marys	1,000 00	100 00
Mrs. Sarah H. Hutton	"	2,000 00	200 00
Mrs. Margt. A. A. Rumsey	"	1,000 00	100 00
G. A. Putnam	Guelph	1,000 00	100 00
Mrs. Emily Elliott	Exeter	2,000 00	200 00
David Little	Guelph	1,500 00	150 00
Robin Hood	"	1,500 00	150 00
Homer Precious	"	1,000 00	100 00
Frank C. Burr	"	1,000 00	100 00
Mrs. Emma C. Burr	"	1,000 00	100 00
John Farmer	Exeter	2,000 00	200 00
Myron W. Burr	Guelph	1,000 00	100 00
Joseph Cobbledick	Exeter	2,000 00	200 00
G. B. Ryan	Guelph	2,000 00	200 00
J. R. Dryden	"	1,000 00	100 00
James Goldie	"	2,000 00	200 00
John M. Lester	Hamilton	500 00	50 00
Thomas W. Lester	"	500 00	50 00
Robert Dodds	Guelph	1,000 00	100 00
Harry Gummer	"	1,000 00	100 00
John A. Ross	"	500 00	50 00
Harry Murton	"	1,000 00	100 00
Rubertha E. J. Tudhope	Toronto	2,000 00	
John Davidson	Guelph	2,000 00	200 00
Geo. A. Clare	Preston	1,000 00	100 00
Donald Guthrie	Guelph	1,000 00	
John J. Kelso	"	500 00	50 00
Geo. R. Bruce	"	500 00	
John Willis	Seeleys Bay	500 00	50 00
John R. Wissler	Salem	1,000 00	100 00
Jas. Nightingale	Brantford	1,000 00	100 00
M. S. McKay	Galt	1,000 00	100 00
Leonard Fox	Lucan	1,000 00	100 00
U. M. Stanley	Brantford	2,000 00	200 00
Jas. Russell	Fergus	1,000 00	100 00
J. W Irwin	Clinton	2,000 00	200 00
W. B. Lindsay	Strathroy	5,000 00	500 00
F. W. Hutton	St. Marys	3,000 00	300 00
Thos G. Harris	"	500 00	500 00
Thos. Sparks	"	1,000 00	100 00
John Sanderson	"	1,000 00	100 00
Daniel McLaren	"	1,000 00	100 00
M. V. Spence	"	500 00	50 00
Jas. Melross	Galt	1,000 00	100 00
W. R. Tudhope	Toronto	3,500 00	
Mrs. F. C. Wilson	St. Marys	2,000 00	
R. D. Coutts	Georgetown	500 00	50 00
Total		$116,500 00	$10,750 00

YORK MUTUAL FIRE INSURANCE COMPANY.*

HEAD OFFICE, 157 BAY STREET, TORONTO.

Commenced business 4th April, 1896.

President—W. J. HILL, M.P.P. | *Secretary*—J. G. WILGAR.

Authorized capital stock	$175,000
Subscribed capital stock	113,500
Paid-up in cash	10,050
Capital stock uncalled	102,150
Capital stock called but unpaid	1,300
Securities deposited at Provincial Treasury	10,000

Unassessed premium note capital, $57,423 31.

ASSETS.

Actual cash on hand at head office	$ 64 08	
" in Dominion Bank, Market Branch	14,777 53	
		$14,841 61
Amount in agents' hands		676 61
" of notes or due bills less than one year overdue		335 57
" premium notes in force after deducting all payments thereon and assessments levied		57 423 31
" capital stock called but unpaid		1,300 00
Total assets		$74 577 10
Subscribed capital stock uncalled		$102,150 00

LIABILITIES.

Amount due for agents' commissions	$40 36
" directors' fees	8 19
" deposits on account of fixed payments	2 00
" of re-insurance reserve	625 79
Total liabilities	676 34
Paid-up capital stock	$10 050 00

RECEIPTS.

Cash received as fees	$ 119 07
" fixed payments of 1899	4,548 11
" for premiums on cash system	388 37
" for interest	97 60
" extra premiums	10 00
" capital stock	10,050 00
Total receipts	$15 213 15

EXPENDITURE.

Expenses of Management:

Cash paid for investigation of claims	$ 8 50
" travelling expenses	43 80
" agents' commission	63 09
" statutory assessment and license fee	73 01
" rent	190 00

*Under R.S.O. 1897. c, 203, s. 20, the Company was authorized by Order in Council of 11th February, 1899, to raise a joint stock capital of $175,000 in 1,750 shares of $100 each ; and subsequently (under section 24,) the Company was on 14th June, 1899, licensed to transact insurance on the cash system as well as on the premium note system.

EXPENDITURE —*Continued.*

Cash paid for salaries, directors' and auditors' fees	1,010 20
" printing, stationery and advertising	196 95
" postage, telegrams, etc	64 24
" law costs	20 71
" other expenses	169 70
Total expenses of management	$1,840 20
Miscellaneous payments:	
Cash paid for losses of 1899	206 58
" rebate	350 00
" commission on sale of capital stock	505 00
" office furniture	60 50
" sundries	10 40
Total expenditure	$2 626 18

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1899.

	One year risks.	Two year risks.	Three year risks.	Total.
Mutual	$3,000	$3,250	$1,772,903	$1,779,153
Cash	4,250	3,000	117,505	134,355
Total	$7,250	$6,250	$1,890,408	$1,913,508

Re-insurance—*None.*

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	1,082	$1,359,043
Policies new and renewed during 1899	629	869,755
Gross number during 1899	1,711	$2,228,798
Less expired and cancelled in 1899	351	449,645
Net risks in force on mutual system 31st December, 1899	1,360	$1,779,153

Cash System.

Policies taken during 1899	139	$138,355
Deduct expired and cancelled in 1899	5	4,000
Net risks in force 31st December, 1899	134	$134,355

CLASSIFICATION OF RISKS.

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December 1899.

	One year risks.	Two year risks.	Three year risks.	Total.
Amount of face of all premium notes held by Company, and legally liable to assessment	$39 00	$120 00	$67,987 77	$68,146 77
Amount of all premium notes, after deducting all payments thereon and assessments levied	30 00	106 55	57,286 76	57,423 31
Amount of premium notes received during the year 1899	39 00	5 00	32,284 22	32,328 22

SHAREHOLDERS AT 31st DECEMBER, 1899, OF THE YORK MUTUAL FIRE INSURANCE COMPANY.

Name.	Address.	Subscribed Amount.	Amount Paid-up.
W. J. Hill	Deer Park	$2,000 00	$200 00
Henry Duncan	Don	2,000 00	200 00
David Duncan	"	5,000 00	500 00
John Goulding	Downsview	2,500 00	250 00
George Scrace	Lamareaux	5,000 00	500 00
Alex Cameron	Teston	5,000 00	500 00
J. M. Walton	Kettleby	1,000 00	100 00
D. McDonald	Sutton West	1,000 00	100 00
Peter McClellan	"	1,000 00	100 00
Wm. Statton	Vaebell	1,000 00	100 00
Wm. Lake	Vachell	2,000 00	200 00
S. Winch	Belhaven	4 000 00	400 00
Geo. Evans	Virginia	1,000 00	100 00
R. Cromsberry	"	4,000 00	400 00
H. Harding	Millikens	1,000 00	100 00
John Elliott	Agincourt	1,000 00	100 00
James Lev	Ellesmere	1,000 00	100 00
T. H. Bull	Toronto	1,000 00	100 00
David James	Thornhill	1,000 00	100 00
Frank Turner	Bracondale	1,000 00	100 00
Reuben Stevens	Stouffville	1,000 00	100 00
John Kendrick	Almira	2,000 00	200 00
Thomas Scott	Sutton West	1,000 00	100 00
J. Richardson	Scarboro	1,000 00	100 00
J. L. Brown	Stouffville	2,000 00	200 00
E. Truman	"	2,000 00	200 00
Samuel Hare	"	2,000 00	200 00
M. A. Hamilton	"	2,000 00	200 00
Mrs. A. Stouffer	"	1,000 00	100 00
John W. Willis	Strange	5,000 00	500 00
George Lawson	Laskay	2,000.00	200 00
Geo S. Henry	Lansing	5,000 00	500 00
T. J. Norman	King	2,000 00	200 00
P. D. McLean	Woodbridge	2,000 00	200 00
W. Johnston	"	5,000 00	500 00
Alex. McNaughton	Vellore	1,500 00	150 00
Mrs. I. McNaughton	"	1,000 00	100 00
Maud Morton	Behlaven	2,000 00	200 00
Herbert A. Winch	"	1,000 00	100 00
Mary Scott	Sutton West	1,000 00	100 00
W. C. Reufrew	Stouffville	2,000 00	200 00
Geo. Eliott	Woodbridge	1,000 00	100 00
Margaret Burton	Humber	1,000 00	100 00
Joseph Barkey	Lemonville	1,000 00	100 00
H. D. Sanders	Fairbank	1,000 00	100 00
G. R. Goulding	Newton Brook	500 00	50 00
W. H Knowlton	Toronto	2,000 00	100 00
Mrs. M. E. Scrace	"	2,000 00	200 00
J. G. Wilgar	"	1,000 00	...
J. C. Wilgar	"	1,000 00	...
Bruce Bros.	Gormley	2,000 00	200 00
Miss M. Burton	Humber	1,000 00	100 00
Robert Goodall	Elder Mills	1,000 00	100 00
Wm. Ruddock	New Toronto	500 00	50 00
John Chapman	Toronto Junction	500 00	50 00
Wm. Scott	Weston	500 00	50 00
J. W. Larkin	Nobleton	1,000 00	50 00
George Pearson	Weston	1,000 00	100 00
Thos. Williamson	Stouffville	2,500 00	...
James Brett	King	1,000 00	...
Orlando Brett	"	1,000 00	..
David Kendrick	Almira	1,000 00	...
James D. Bruce	Stouffville	2,000 00	...
A. Harvey	Toronto	1,000 00	...
Robt. McClellan	Vachell	1,000 00	...
		$113,500 00	$10,050 00

CASH MUTUAL FIRE INSURANCE COMPANIES.

ASSETS FOR YEAR ENDING 31st DECEMBER, 1899.

Name of company.	Value of real estate less incumbrances.	Mortgages, bonds, debentures, or other securities.	Loans on stock, etc.	Interest due and accrued.	Cash at head office and bank balances.	Agents' balances.	Short date notes or due bills.	Fixed payments of 1899.	Unassessed premium notes.	Re-insurance on losses.	Capital stock called but unpaid.	All other assets.	Total.	Goad's plans, office furniture, &c.	Subscribed capital stock uncalled.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Berlin Mutual	.....	.....	.....	359 17	15,417 88	1,901 93	.....	.....	9,563 60	.....	996 00	.....	28,211 58	384 52	112,464 00
Economical	18,475 00	30,145 39	.....	873 33	56,602 62	11,943 87	761 39	.....	185,755 35	.....	.....	.....	304,556 95	5,000 00	.....
Fire Insurance Exchange	.....	.....	16,525 00	.....	14,154 44	2,661 71	.....	.....	6,918 07	.....	.....	.....	40,559 22	587 26	135,950 00
Gore District Mutual	32,952 91	121,081 05	.....	2,880 91	70,290 49	.....	.....	.....	176,872 80	.....	.....	.....	404,078 19	1,961 62	.....
Hand-in-Hand	.....	21,936 33	35,863 00	1,226 50	10,301 12	3,794 89	.....	.....	7,788 31	8,582 39	.....	.....	89,492 54	584 74	80,000 00
Millers' and Manufacturers'	.....	30,225 00	41,850 00	425 01	21,682 79	.....	.....	.....	19,283 27	.....	.....	*3,261 75	119,727 82	.....	100,300 00
Perth Mutual	10,840 62	73,085 00	.....	1,093 00	19,367 88	5,092 75	317 33	1,259 17	153,660 48	2,093 50	.....	.....	266,719 73	6,173 14	.....
Waterloo Mutual	16,150 41	79,931 12	.....	1,973 31	20,148 67	9,331 88	3,932 29	1,452 32	225,855 46	.....	.....	.....	358,775 46	6,322 50	.....
Wellington Mutual	.....	24,000 00	.....	.....	10,544 10	918 28	33 50	548 87	41,730 40	.....	900 00	.....	78,675 15	2,441 30	104,850 00
York Mutual	.....	.....	.....	.....	14,841 61	676 61	335 57	.....	57,423 31	.....	1,300 00	.....	74,577 10	83 23	102,150.00
Totals	78,418 97	380,493 89	97,238 00	8,831 23	252,651 60	36 324 92	5,380 08	3,260 36	884,851 05	10,585 89	3,196 00	3,261 75	1,765,403 74	23,538 31	635,714 00

The Government deposits at date of publication are as follows: Berlin Mutual, $10,000; Economical, $36,300; Fire Insurance Exchange, $10,000; Gore District, $20,000; Hand-in-Hand, $10,000; Millers' and Manufacturers', $10,000; Perth Mutual, $12,000; Waterloo, 15,100; Wellington, $14,000; York Mutual, $10,000.

* Including uncollected premiums, $1,245,58.

CASH MUTUAL FIRE INSURANCE COMPANIES.

LIABILITIES FOR YEAR ENDING 31st DECEMBER, 1899.

Name of company.	Losses unpaid at 31st December, 1899, though subsequently discharged.	Unearned premiums on cash system risks, calculated at 50 per cent. of gross premium.	Borrowed money.	Unpaid dividends.	Commission.	Salaries.	All other liabilities.	Total liabilities.	Capital stock paid up.	Number of policies.	Net amount of risk.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.
† Berlin	141 28	4,324 97	.....	.....	1,240 99	373 70	188 63	6,269 57	14,340 00	1,239	1,009,280 00
Economical	4,467 73	49,408 09	.....	.....	.....	.....	.....	53,775 82	.....	15,297	14,203,987 86
† Fire Insurance Exchange	6,794,18	4,558 11	360 00	.....	.....	.....	.....	11,712 29	14,550 00	439	1,350,730 75
Gore District	.....	54,098 85	.....	.....	.....	.....	906 84	55,005 69	.....	13,170	15,142,905 00
† Hand-in-Hand	15,356 26	10,331 39	.....	.....	.....	.....	345 30	26,032 95	20,000 00	*1,791	2,590,191 00
† Millers' and Manufacturers'	6,785 42	2,144 34	.....	680 97	.....	.....	2,311 48	11,892 21	24,700 00	588	1,376,183 00
Perth Mutual	6,479 83	58,733 37	.....	.....	.....	.....	351 35	65,564 55	.....	16,972	17,478,007 00
Waterloo Mutual	20,266 32	109,998 40	.....	.....	.....	.....	.....	130,264 72	.....	28,969	28,217,379 00
† Wellington Mutual	1,360 00	19,619 03	7,000 00	.....	.....	.....	.....	27,979 03	10,750 00	4,747	4,280,018 04
† York Mutual	.....	625 79	.....	.....	.....	.....	50 55	676 34	10,050 00	1,496	1,913,508 00
Totals	61,651 02	313,812 34	7,360 00	680 97	1,240 99	373 70	4,154 15	389,273 17	194,390 00	84,714	87,562,189 65

Government deposits are at date of publication, as follows: Berlin Mutual, $10,000; Economical, $36,300; Fire Insurance Exchange, $10,000; Gore District, $20,000; Hand-in-Hand, $10,000; Millers' and Manufacturers', $10,000; Perth Mutual, $12,000; Waterloo, $15,100; Wellington, $14,000; York Mutual, $10,000.

† These Cash-Mutual Companies have auxiliary joint stock capital.

* Hand-in-Hand Insurance Company also reported, 31st December, 1899, the following Plate Glass Insurance: Number of risks, 623: amount, $183,393.24.

CASH MUTUAL FIRE INSURANCE COMPANIES.

RECEIPTS FOR YEAR ENDING 31ST DECEMBER, 1899.

Name of company.	Fixed payments of 1899 on premium notes.	Fixed payments or assessments of years prior to 1899.	Bills receivable.	Premiums on cash system.	Interest.	Fees, licenses, and extra premiums, reinsurance, rebates.	Borrowed money.	For losses re-insured, and for rebates on claims, etc.	Rent.	Other sources.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c
Berlin Mutual	2,189 09			9,159 43	17 40			678 87		662 75	12,707 54
Economical	58,586 48			86,134 80	4,770 90	1,094 76		7,598 83			158,185 77
Fire Insurance Exchange	7,679 73			9,210 93	1,422 30						18,312 96
Gore District Mutual	58,157 01	1,108 04		61,166 76	9,624 80	1,031 77		1,839 92			132,928 30
Hand-in-Hand	15,937 84			22,990 06	2,788 99			23,378 83		(a) 5,343 69	70,439 41
Millers' and Manufacturers'	34,367 10	1,135 97		5,499 01	4,644 77			30,253 60		(b) 2,523 08	78,423 53
Perth Mutual	49,174 86	1,033 28		76,310 94	3,244 22	1,589 12		15,959 85	150 00	(c) 2,505 38	149,967 65
Waterloo Mutual	76,326 22		3,386 88	123,743 59	3,542 72	2,540 84		13,092 87	935 00	(d)19,346 52	242,914 63
Wellington Mutual	16,677 86	1,591 32	235 39	22,257 59	1,189 32	145 99		629 04		(e)11,586 21	54,312 72
York Mutual	4,548 11			388 37	97 60	10 00				(f)10,169 07	15,213 15
Totals	323,644 30	4,868 61	3,622 27	416,861 48	31,343 02	6,412 47		93,431 81	1,085 00	52,136 70	933,405 66

(a) Plate glass premiums, $3,823.39, and commissions, $1,512.20.
(b) Including commissions, $2,406.74.
(c) Including contra accounts, $2,062.36.
(d) Including agents' balances, $10,708.17, and commission on rebates, $3,928.04.
(e) Including call on capital stock, $10,750, and agents' balances, $836.21.
(f) Including call on capital stock, $10,050.

CASH MUTUAL FIRE INSURANCE COMPANIES.

EXPENDITURES FOR YEAR ENDING 31st DECEMBER, 1899.

Name of company.	Commission and bonus to Agents.	Interest.	Costs in law.	Statutory assessments, also fee for licenses and certificates.	Salaries and general expenses account.	Total expenses of management.	Dividends and refunds to members.	Amount paid for losses.	Rebate and returned premiums.	Reinsurance.	Investments.	All other payments.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Perlin Mutual.....	1,615 87	23 04	290 00	31 42	4,425 95	6,386 28	... .	3,365 21	381 29	1,245 65	.....	.....	11,378 43
Economical	27,754 82	880 00	593 32	221 11	14,230 89	43,680 14	.....	82,734 76	6,661 58	11,971 34	.....	486 40	145,534 22
Fire Insurance Exchange	1,848 98	.....	.....	47 61	3,972 38	5,868 97	1,292 50	14,262 20	956 67	1,170 35	.....	....	23,580 69
Gore District.....	20,370 84	....	80 00	226 12	14,228 59	34,905 55	9,106 56	57,682 53	3,161 85	7,768 50	.....	231 95	113,356 94
Hand-in-Hand.....	7,577 43	.....	... .	86 55	3,727 65	11,391 63	2,000 00	41,771 48	2,943 33	14,787 19	.....	565 56	73,459 19
Millers' and Manufacturers.	817 60	....	.....	60 75	7,504 81	8,383 16	5,190 23	46,325 66	2,430 04	15,758 05	....	322 02	78,409 16
Perth Mutual	21,423 98	.....	248 59	263 97	12,381 00	34,317 54	.....	87,876 52	6,766 88	13,711 31	.....	(a) 2,638 67	145,310 92
Waterloo Mutual..	35,286 52	. ..	339 66	420 41	16 948 69	52 995 28	.. ...	128,370 14	12,012 36	15,915 51	26,571 78	18,225 32	264,090 39
Wellington Mutual	6,622 76	491 02	1,420 66	134 68	6 854 47	15,523 59	.....	25,448 15	1,366 85	2,940 90	.....	282 85	45,562 34
York Mutual ...	63 09	....	20 71	73 01	1,683 39	1,840 20	... ...	206 58	3 50	.....	....	(c) 575 90	2,626 18
Totals.....	123,381 89	1,394 06	2,992 94	1,565 63	85,957 82	215,292 34	18,089 29	488,043 23	36,684 35	85,268 80	26,571 78	23,328 67	893,278 46

(a) Including contra accounts, $2,296.22.
(b) Including agents' balances, $9,331.88; and bills receivable, $3,932 29.
(c) Including commission on capital stock subscriptions, $505.00.

STRICTLY MUTUAL FIRE INSURANCE COMPANIES.

YEAR ENDING 31st DECEMBER, 1899.

NOTE.—To avoid delay in publication, the companies comprised in this class are not arranged in alphabetical order; but the statement of any company can readily be found by referring to the Index Register at the end of the volume.

STRICTLY MUTUAL FIRE INSURANCE COMPANIES.

NOTE.—To avoid delay in publication, the companies comprised in this class are not arranged in alphabetical order; but the statement of any company can be readily found by referring to the Index Register at the end of the volume.

NORTH DUMFRIES AND SOUTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

Commenced business 15*th May*, 1856

President—G. H. MULHOLLAND. | *Secretary*—WM. DEANS

Unassessed premium note capital, $162,456.18.

ASSETS.

Cash on hand, head office	$348 37	
" in Bank of Commerce, Galt	1,257 86	
		$1 606 23
Amount unpaid of fees of 1899		16 50
" " assessment levied during 1899		124 91
" of assesaments and feea levied before 1898 (not extended) $27.36.		
" of premium notes in force, after deducting all payments thereon and assessments levied		162,456 18
Total assets		$164 203 82

LIABILITIES.—None.

RECEIPTS.

Cash at head office, per last year's statement (not extended)	$232 20	
Cash received for application fees		$623 50
" assessments levied in 1899		5,048 71
" " " years prior to 1899		235 38
" borrowed		2,500 00
" cancelled policies		58 11
" tranafer fees, etc		6 00
" application fees of 1896, 7 and 8		22 00
Total receipts		$8,502 70

Expenditure.

Expenses of Management:

Amount paid for statutory assessment and license fee	$57 91
" printing, stationery and advertising	88 35
" rent and taxes	54 25
" salaries, directors' and auditors' fees	1,224 10
" postage, telegrams and express	68 66
" investigation and adjustment of claims	31 00
" interest	54 80
" fuel and light	10 90
" other expenses of management	79 15
Total expenses of management	$1,669 12

Miscellaneous Payments:

Cash paid for losses that occurred in 1899	2,959 55
" repayment of loans	2,500 00
Total expenditure	$7 128 67

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

Mutual	$4,016,350

Movement in Risks

Mutual system.

	Number.	Amount.
Policies in force 31st December, 1898	1,774	$3,990,850
Policies taken during 1899	607	1,320,100
Gross number and amount at any time during 1899	2,381	5,310,950
Deduct expired and cancelled in 1899	577	1,294,600
Net risks in force 31st December, 1899	1,804	$4,016,350

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$174,887 50
Amount of all premium notes, after deducting all payments thereon, and assessments levied	162,456 18
Amount of premium notes received during the year 1899	57,281 00

HOPEWELL CREEK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW GERMANY.

Commenced business 3rd March, 1880.

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President—Wm. I. Mulloy. *Secretary*—Anton Frank.

Unassessed premium note capital, $25,934.14.

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Assets.

Amount of cash on hand at 31st December, 1899		$230 79
" unpaid of assessments levied in 1899		109 12
" " " " prior to 1899		31 81
" of premium notes in force, after deducting all payments thereon and assessments levied		25,934 14
Total assets		$26,305 86

Liabilities.—None.

Receipts

Cash on hand 31st December, 1898, (not extended)	$290 04	
Cash received for assessments levied in 1899		$649 89
" " " year prior to 1899		80 70
" other sources		50
Total receipts		$731 09

Expenditure.

Expenses of Management:

Amount paid for investigation of claims	$2 00
" agents' commission	119 00
" printing, etc	25 50
" salaries, directors' and auditors' fees	174 00
" statutory assessment	11 25
" postage, etc	14 78
" interest	30 00
" other expenses	2 55
Expenses of management	$379 08

Miscellaneous Payments:

Cash paid for losses which occurred during 1899	58 26
" rebate	3 00
" on repayment of loans	350 00
Total expenditure	$790 34

Currency of Risks

Amount covered by policies in force 31st December, 1899.

	Four years.
Mutual	$546,529 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	426	$479 904 00
" new and renewed during 1899	143	182 525 00
Gross number during 1899	569	662,429 00
Less expired and cancelled in 1899	100	115,900 00
Net risks in force on mutual system 31st December, 1899	469	$546 529 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Four year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$28,203 30
Amount of all premium notes, after deducting all payments thereon and assessments levied	25 934 14
Amount of premium notes received during the year 1899	9,468 85

THE USBORNE AND HIBBERT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FARQUHAR

Commenced business, 28th June, 1876.

President—JOHN ESSERY. *Secretary*—THOMAS CAMERON.

Unassessed premium note capital, $89,322.83.

ASSETS.

Cash on hand at head office		$ 151 19
Amount unpaid of assessments levied during 1899		281 07
Amount unpaid of assessments levied in prior years (not extended)	$213 67	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		89,322 83
Total assets		$89,755 09

LIABILITIES.

Amount of borrowed money	$1,000 00
Total	$1,000 00

RECEIPTS.

Cash at head office, as per last statement (not extended)	$1,782.82	
Cash received for assessments levied in 1899		$8,404 27
" for assessments levied before 1899		230 79
" borrowed		1,800 00
" interest		14 20
" sundries		3 57
Total receipts		$10,452 83

EXPENDITURES

Expenses of Management.

Amount paid for fuel and light	$ 25 00
" investigation of claims	60 50
" interest	13 33
" statutory assessment and license	53 00
" printing, stationery and advertising	31 00
" salaries, directors' and auditors' fees	429 64
" travelling expenses	5 00
" postage, telegrams and express	74 11
" other expenses	7 86
Expenses of management (Carried forward)	$ 699 44

Expenses of management (Brought forward)	$ 699 44
Miscellaneous Payments:	
Amount paid for losses which occurred during 1899	10 585 02
Amount of loans repaid	800 00
Total expenditure	$12.084 46

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1899.

	Four years.
Mutual	$3,688,280

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	2,206	$3,620,635
Policies new and renewed during 1899	348	571,510
Gross number during 1899	2,554	$4,192,145
Less expired and cancelled in 1899	339	503,865
Net risks in force on mutual system 31st December, 1899	2,215	$3,688,280

CLASSIFICATION OF RISKS:

Farm and non hazardous.

PREMIUM NOTES OR UNDERTAKINGS.

On policies in force 31st December, 1899.

	Four years.
Amount of face of all premium notes held by the Company and legally liable to assessment	$110,010 92
Amount of all premium notes, after deducting all payments thereon and assessments levied	89,322 83
Amount of premium notes received during the year 1899	17,009 48

PEEL COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRAMPTON.

Commenced business 24th June, 1876.

President—WILLIAM PORTER. | *Secretary*—LUTHER CHEYNE.

Unassessed premium note capital, $140,800 81.

ASSETS.

Cash in Dominion Bank, Brampton	$8,835 66	
Stamps on hand	33 38	
		$8,869 04
Amount in agents' hands		293 01
Amount unpaid of fixed payments of 1899		536 04
Amount due in prior years (not extended)	$933 99	
Amount of premium notes in force, after deducting all payments thereon, and assessments levied		140,800 81
Amount of office furniture (not extended)	$250 00	
Total assets		$150.498 90

LIABILITIES.

Amount of retained premiums	$5 85
Total	$5 85

RECEIPTS.

Cash at head office as per last statement (not extended)	$7,142 64	
Cash received as fixed payments of 1899		$11,363 55
" " prior years		921 69
" for interest		236 60
" retained for assessments		5 85
" carpenters' risks		4 00
" agents' balances		47 30
" repairs to office, allowed		25 00
Total receipts		$12 603 99

EXPENDITURE.

Expenses of Management:	
Amount paid for commission to agents	$ 617 25
" investigation and adjustment of claims	99 90
" statutory assessment	68 23
" printing and advertising	261 75
" salaries, directors' and auditors' fees	1,454 65
" postage	115 93
" fuel and light	27 00
" rent and taxes	103 00
" law costs	223 00
" other expenses	371 66
Total expenses of management	$3,342 37
Miscellaneous Payments:	
Cash paid for losses which occurred during 1899	7 388 17
" rebate	147 05
Total expenditure	$10,877 59

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	Four years.
Mutual	$4,872,869

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	3,144	$4,769,674
Policies new and renewed during 1899	1,211	1,855,500
Gross number during 1899	4,355	$6 625,174
Less expired and cancelled in 1899	1,166	1,752,305
Net risks in force on mutual system 31st December, 1899	3,189	$4,872,8 9

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Four year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$167,548 25
Amount of all premium notes, after deducting all payments thereon and assessments levied	140,800 81
Amount of premium notes received during the year 1899	63 418 62

GRENVILLE PATRON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SPENCERVILLE.

Commenced business 29th June, 1892.

President—JOSEPH SCOTT. *Secretary*—F. M. SCOTT.

Unassessed premium note capital, $63,516.23.

ASSETS.

Cash on hand at head office	$560 53	
" Molson's Bank, Brockville	2,129 41	
		$2,689 94
Unpaid fixed payments of 1899		150 99
" prior years		325 01
Amount of premium notes in force, after deducting all payments thereon and assessments levied		63,516 23
Total assets		$66,682 17

LIABILITIES —None.

RECEIPTS.

Cash on hand at 31st December, 1898 (not extended)	$1,812 08	
Cash received for fixed payments of 1899		$4,697 77
" prior years		75 30
" interest		71 35
" other sources		3 00
Total receipts		$4,847 42

EXPENDITURE.

Cash paid for commission	$3 00
" rent and taxes	5 50
" statutory assessment and license fee	32 20
" printing, stationery, advertising, postage, etc	151 85
" salaries, directors' and auditors' fees	424 55
Total expenses of management	$617 10
Miscellaneous :	
Cash paid for losses of 1899	3,739 27
Rebate	44 13
Total expenditure	$4,400 50

Currency of Risks

Amount covered by policies in force 31st December, 1899.

	Three years.
Mutual	$2,401,315

Movement in Risks.

	Number.	Amount.
Policies in force 31st December, 1898	1,754	$2,051,735
" taken during 1899	849	1,009,505
Total number and amount in force 31st December, 1899	2,603	$3,061,240
Deduct expired and cancelled in 1899	573	659,925
Net risks in force 31st December, 1899	2,030	$2,401,315

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Three years.
Amount of all premium notes, after deducting all payments thereon and assessments levied	$63,516 23
Amount of premium notes received during the year 1899	30,285 15

NORTH BLENHEIM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, CHESTERFIELD

Commenced business 15th August, 1861.

President—THOMAS LOCKHART. | *Secretary*—GEORGE MIDDLEMAS

Unassessed premium note capital, $75,753.75.

ASSETS.

Amount of cash in Bank of Commerce, Woodstock		$ 186 35
Amount unpaid of assessments levied in 1899		24 40
Amount of premium notes in force, after deducting all payments thereon and assessments levied		75,753 75
Total assets		$75,964 50

LIABILITIES.

Amount of adjusted loss	$800 00
Total	$800 00

RECEIPTS.

Cash at head office, as per last statement (not extended)	$7.77	
Cash received for assessments levied in 1899		$3,073 05
" " " years prior to 1899		15 80
" interest		3 50
" other sources		3 50
Total receipts		$3,095 85

EXPENDITURE.

Expenses of Management :

Amount paid for law costs		$ 1 00
" investigation of claims		4 50
" interest		36 88
" printing, stationery and advertising		41 05
" travelling expenses		6 10
" salaries, directors' and auditors' fees		94 80
" rent and taxes		4 50
" postage, telegrams and express		5 25
" statutory assessment and license fee		25 87
" sundries		3 59
Total expenses of management		$223 54
Cash paid for losses which occurred prior to 1899	$ 60 00	
" " " during 1899	719 45	
		779 45
" rebate		14 28
" repayment of loans		1,900 00
Total expenditure		$2,917 27

Currency of Risks

Amount covered by policies in force 31st December, 1899.

	Four years.
Mutual	$1,597,025

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	600	$1,574,425
" new and renewed during 1899	196	539,600
Gross number during 1899	796	$2 114,025
Less expired and cancelled in 1899	198	517 000
Net risks in force on mutual system, 31st December, 1899	598	$1,597 025

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$79 851 25
Amount of all premium notes, after deducting all payments thereon and assessments levied	75 753 75
Amount of premium notes received during the year 1899	26 980 00

GLENGARRY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ALEXANDRIA.

Commenced business 7th May, 1895.

President—D. C. CAMPBELL. | *Secretary*—VALENTINE G. CHISHOLM.

Unassessed premium note capital, $34,840 49.

ASSETS.

Cash on hand at Head Office	$ 11 52	
" in Union Bank, Alexandria	3,223 05	
" Ottawa Bank	4,196 58	
		$7,431 15
Amount of premium notes in force, after deducting all payments thereon and assessments levied		34,840 49
Total assets		$42,271 64

LIABILITIES.

Amount of supposed loss	$ 500 00
Total	$ 500 00

RECEIPTS.

Cash on hand as per last statement (not extended)	$5,700 15	
Cash received for first payments of 1899		$ 4,217 43
" interest		174 48
Total receipts		$ 4,391 91

EXPENDITURE.

Expenses of Management:

Amount paid for investigation of claims	$ 41 00
" travelling expenses	5 55
" commission	632 62
" postage, etc	10 18
" statutory asssessment and license	21 36
" printing, stationery and advertising	57 10
" salaries, directors' and auditors' fees	310 60
" rent and taxes	8 00
" law costs	1 00
Total expenses management	$1, 087 41

Miscellaneous.

Cash paid for losses which occurred during 1899	1,517 05
" rebate	56 45
Total expenditure	$ 2,660 91

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1899.

	Three years.
Mutual	$ 1,451,687

Movement in Risks

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	1,111	$ 1,233,857
Policies taken during 1899, new and renewed	626	702,905
Amount covered by policies in force at any time during 1899	1,737	$ 1,936 762
Deduct amount expired and cancelled in 1899	232	485,075
Net risks in force 31st December, 1899	1,505	$ 1,451,687

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings.

On policies in force 31st December, 1899.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$ 43,550 61
Amount of all premium notes, after deducting all payments thereon and assessments levied	34,840 49
Assessment of premium notes received during the year 1899	21,087 15

AMHERST ISLAND MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STELLA.

Commenced business 23rd July, 1894.

President—W. A. HITCHINS. | *Secretary*—T. J. POLLEY.

Unassessed premium note capital, $3,451 33.

ASSETS

Cash on hand at head office	$36 49	
" in Bank of Montreal, Kingston	1,200 20	
		1,236 69
Amount of premium notes in force after deducting all payments thereon and assessments levied		3,451 33
Amount of short date notes		87 81
Total assets		$4,775 83

LIABILITIES.—None.

RECEIPTS.

Cash on hand 31st December, 1898 (not extended)	$1,029 32	
Cash received as fixed payments of 1899		$322 21
" for interest		31 64
Total receipts		$353 85

EXPENDITURE.

Cash paid for commission to agents	$76 12
" law costs	25
" fuel and light	4 00
" statutory assessment	6 90
" travelling expenses	1 00
" salaries, directors' fees, etc	54 00
" printing, stationery, etc	1 35
" postage	1 50
" all other expenses	1 36
Total expenses of management	$146 48
Miscellaneous:	
Cash paid for losses which occurred in 1899.—None.	
Total expenditure	$146 48

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1899.

	Three years.
Mutual	$153,395

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	103	$143,225
Policies new and renewed during 1899	36	49,900
Gross number during 1899	139	$193,125
Less expired or cancelled in 1899	25	39,730
Net risks in force on mutual system 31st December, 1899	114	$153,395

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1899.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$4,596 35
Amount of all premium notes, after deducting all payments thereon and assessments levied	3,451 33
Amount of premium notes received during the year 1899	1 497 00

BAY OF QUINTE AGRICULTURAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PICTON.

Commenced business 31st October, 1874

President—THOMAS WELBANKS. | *Secretary*—C. H. WIDDIFIELD.

Unassessed premium note capital, $29,091.35.

ASSETS.

Amount of cash in Bank of Montreal, Picton		$ 571 87
" unpaid of fixed payments of 1899		93 19
" " " of prior years (not extended)	$54 22	
" of premium notes in force, after deducting all payments thereon and assessments levied		29,091 35
Total assets		$29,756 41

LIABILITIES

Adjusted losses	$1,775 00
Promissory notes	2,250 00
Interest	84 68
Total liabilities	$4.109 68

RECEIPTS

Cash on hand as per last statement (not extended)	$158.37	
" received for fixed payments of 1899		$2,791 54
" " " due in prior years		92 05
" interest		7 00
" transfers, etc		7 50
Total receipts		$2,898 09

EXPENDITURE.

Expenses of Management:

Amount paid for commission to agents	$205 00
" interest	109 38
" salaries, directors' and auditors' fees	513 70
" statutory assessment and license	18 97
" printing, stationery and advertising	115 54
" investigation and adjustment of claims	4 00
" postage, telegrams, etc	6 45
Total expenses of management	$973 04
Cash paid for losses which occurred during 1899	1,484 36
" rebate	27 19
Total expenditure	$2,484 59

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	Three years,
Mutual	$1,133,965

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	887	$1,053,795
" new and renewed during 1899	416	502,025
Gross number during 1899	1,297	$1,555,820
Less expired and cancelled in 1899	354	421,855
Net risks in force on mutual system 31st December, 1899	943	$1,133,965

Classification of Risks:

Farm and non-hazardous

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$34,378 75
Amount of all premium notes, after deducting all payments thereon and assessments levied	29,091 35
Amount of premium notes received during the year 1899	15,104 00

LENNOX AND ADDINGTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAPANEE.

Commenced business 17th August, 1876.

President—B. C. Lloyd. *Secretary*—M. C. Bogart.

Unassessed premium note capital, $32,018.54.

Assets.

Cash at head office		$107 27
Amount unpaid of fixed payments of 1899		305 83
" " prior years		84 60
" agents' balances		189 67
Amount of premium notes in force, after deducting all payments thereon and assessments levied		32,018 54
Amount of notes or due bills (more than one year overdue) not extended	$113 44	
Total assets		$32,705 91

Liabilities.

Amount of borrowed money	$6,000 00
" of interest accrued	135 00
Total liabilities	$6,135 00

Receipts.

Cash at head office, as per last statement (not extended)	$255 70	
Cash received as fixed payments of 1899		$3,456 52
" due in prior years		331 57
" for assessments levied before 1899		176 58
" interest		10 53
" borrowed money		4,000 00
Total receipts		$7,975 20

Expenditure

Expenses of Management:

Amount paid for law costs		$78 01
" " commission and agents' fees		385 71
" " statutory assessment and license fee		20 45
" " printing and advertising		68 45
" " salaries, directors' and auditors' fees		455 00
" " postage, etc		45 37
" " investigation and adjustment of claims		56 50
" " interest		253 46
Total expenses of management		$1,362 95

Miscellaneous Payments:

Cash paid for losses which occurred prior to 1899	$1,700 75	
" " " during 1899	2,106 15	3,806 90
" rebate		53 78
" repayment of loans		2,900 00
Total expenditure		$8,123 63

Currency of Risks.

Amount of policies in force 31st December, 1899.

	Three years.
Mutual	$1,109,395
Less re-insured	5,225
Net amount of risk at 31st December, 1899	$1,104,170

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	1,008	$1,165,885
Policies new and renewed during 1899	336	391,945
Gross number during 1899	1,344	1,557,830
Less expired or cancelled in 1899	405	448,435
Net risks in force on mutual system 31st December, 1899	939	$1,109,395

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$39,397 42
Amount of all premium notes, after deducting all payments thereon and assessments levied	32,018 54
Amount of premium notes received during the year 1899	13,937 28

HAMILTON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLD SPRINGS.

Commenced business 1*st July*, 1898

President—ALBERT E. HOSKIN. | *Secretary*—DAVID EAGLESON.

Unassessed premium note capital, $12,275.08.

ASSETS.

Cash in Dominion Bank, Cobourg	$ 819 37
Amount of assessments of 1899 unpaid	29 87
Amount of premium notes after deducting all payments made and assessments levied	12,275 08
All other assets	1 47
Total assets	$13,125 79

LIABILITIES —None.

RECEIPTS.

Cash on hand as per last statement (not extended)	$257.42	
Cash received as fixed payments of 1899		$641 70
" for assessments levied during 1899		281 03
" for short date premiums		14 91
Total receipts		$937 64

EXPENDITURE.

Expenses of Management:

Cash paid for commission	$ 57 50
" statutory assessment and license fee	7 22
" travelling expenses	1 00
" salaries, directors' and auditors' fees	244 36
" printing, stationery and advertising	18 61
" postage, telegrams and express	7 91
Total expenses of management	$336 60

Miscellaneous:

Cash paid for rebate	39 09
Total expenditure	$375 69

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	One year or less.	Three years.	Total.
Mutual	$200	$303,778	$303,978

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	147	$167,563
Policies new and renewed during 1899	114	151,075
Gross number and amount during 1899	261	318,638
Less cancelled and expired in 1899	16	14,660
Net risks in force 31st December, 1899	245	$303,978

Classification of Risks.

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	One year risk.	Three years.	Total.
Amount of face of all premium notes held by the Company and legally liable to assessment..	$9 00	$13,597 16	$13,606 16
Amount of all premium notes after deducting all payments thereon and assessments levied..	7 65	12,267 43	12,275 08
Amount of premium notes received during the year 1899	9 00	6,739 37	6,748 37

MAPLE LEAF FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLUMBUS.

Commenced business 19th August, 1895.

President—Wm. Smith. | *Secretary*—Wm. Purvis

Unassessed premium note capital, $49,646.72.

Assets.

Actual cash on hand at head office	$409 58	
" in Dominion Bank, Oshawa	1,591 32	
		$2,000 90
Amount unpaid as fixed payments of 1899		384 47
" unpaid of assessments of 1899		30 48
" of premium notes in force after deducting all payments thereon and assessments levied		48,362 68
Total assets		$50,778 53

Liabilities.—None.

Receipts.

Cash on hand as per last statement (not extended)	$188 09	
Cash received fixed payments of 1899		$4,265 92
" " prior years		200 80
" assesments of 1899		1,002 48
" " prior years		61 19
" borrowed money		700 00
" rebate, salary, etc		25 50
Total receipts		$6,255 98

Expenditure.

Expenses of Management:

Cash paid for interest	$6 50
" investigation and adjustment of claims	3 10
" agents' commission	1,012 50
" salaries, directors' and auditors' fees	518 00
" statutory assessment and license fee	25 02
" printing, stationery and advertising	105 00
" postage, telegrams and express	51 14
" premium treasurer's bond	10 00
" rent, taxes	6 00
Total expenses of management	$1,737 26

Miscellaneous:

Cash paid for losses of years prior to 1899	$800 00	
" " 1898-9	1,085 44	
		$1,885 44
" rebate		81 69
" re-insurance		38 78
" in repayment of loan		700 00
Total expenditure		$4,443 17

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	One year or less.	Two years.	Three years.	Total.
Mutual	$22,000	$3,200	$1,823,856	$1,849,056
Less amount re-insured	.....	.....	47,823	47,823
Net risks carried at 31st December, 1899.	$22,000	$3,200	$1,776,033	$1,801,233

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	1 285	$1,510,021
Policies new and renewed during 1899	822	964,230
Gross number during 1899	2 107	$2,474,251
Less expired and cancelled in 1899	601	625,195
Net risks in force on mutual system 31st December, 1899	1,506	$1,849,056

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	One year risks.	Two years.	Three years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$718 51	$104 00	$59,390 58	$60,213 09
Amount of all premium notes after deducting all payments thereon and assessments levied	644 96	89 13	48,912 63	49,646 72
Amount of premium notes received during the year 1899	718 51	61 75	30,571 64	31,351 90
Amount of premium notes given for re-insurance	.....	.....	1,552 12	1,552 12
Less payments made thereon	.....	.....	268 08	268 08
Residue of said premiums notes for which the Company is still liable	.....	.....	1,284 04	1,284 04

THE LANARK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PERTH, ONT.

Commenced business 14*th September*, 1896.

President—Wm. Lees. | *Secretary*—George A. C. Ritchie.

Unassessed premium note capital, $58,421.44.

Assets.

Cash in Merchant's Bank, Perth	$1,742 64
Amount unpaid of fixed payments of 1899	425 01
" premium notes in force after deducting all payments thereon and assessments levied	58,421 44
Total assets	$60,589 09

Liabilities.—None.

Receipts.

Cash received as fixed payments of 1899	$4,059 75
Total receipts	$4,059 75

Expenditure.

Expenses of Management :

Cash paid for law costs	$ 7 50
" statutory assessment	17 93
" rent and taxes	74 00
" commission to agents	901 50
" fuel and light	38 67
" investigation of claims and travelling expenses	47 50
" salaries, directors' and auditors' fees	315 00
" printing, stationery and advertising	327 15
" postage and telegrams	62 85
Total expenses of management	$1,792 10

Miscellaneous :

Cash paid for losses which occurred during 1899	1,447 50
" rebate	22 69
Total expenditure	3,262 29

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	Three years.
Mutnal	$1,791,998

Movement in Risks.

Mutual system.

	Number.	Amount.
Policies in force 31st December, 1898	1,063	$ 975,422
Policies taken during 1899	1,111	1,009,507
Gross number in force on mutual system 31st December, 1899	2,174	1 984,929
Less expired and cancelled in 1899	212	192,931
Net risks in force 31st December, 1899	1,962	1,791 998

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$65,857 12
Amount of all premium notes, after deducting all payments thereon and assessments levied	61,797 37
Amount of premium notes received during the year 1899	38,374 46

RENFREW FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RENFREW, ONT.

Commenced business 9th June, 1898.

President—JOHN MCGREGOR. | *Secretary*—C. K. GRIGG.

Unassessed premium note capital, $11,581.75.

ASSETS.

Cash on hand at head office	$88 51	
Cash in Bank of Ottawa, Renfrew	581 38	
		$669 89
Amount unpaid of fixed payments of 1899		87 55
Amount of notes less than one year overdue		148 61
Amount of premium notes in force, after deducting all payments thereon and assessments levied		11,581 75
Total assets		$12,487 80

LIABILITIES.—None.

RECEIPTS.

Cash on hand as per last statement (not extended)	$622 96	
Cash received for fixed payments of 1899		$827 46
" " prior years		207 34
" interest		14 35
Total receipts		$1,049 15

EXPENDITURE.

Expenses of Management:

Cash paid for statutory assessment and license fee	$ 7 23
" rent and taxes	33 33
" commission to agents	419 79
" salaries, directors' and auditors' fees	249 50
" printing, stationery and advertising	102 09
" postage, telegrams and express	11 40
" other expenses	95
Total expenses of management	$824 29

Miscellaneous Payments:

Cash paid for losses of 1899	$150 00
" rebate	27 93
Total expenditure	$1,002 22

Currency of Risks

Amount covered by policies in force 31st December, 1899.

	Three years.
Mutual	$399,180

Movement in Risks

	Number.	Amount.
Policies in force 31st December, 1898	200	$168,625
Policies taken during 1899	266	230,555
Gross number during 1899	466	$399,180
Deduct expired and cancelled during 1899	5	5,400
Net risks in force 31st December, 1899	461	$393,780

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$13,607 53
Residue of premium notes, after deducting all fixed payments thereon and assessments levied	11,581 75
Amount of premium notes received during the year 1899	7,998 30

FARMERS' UNION MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LINDSAY.

Commenced business 3rd June, 1895.

President—JOHNSON ELLIS. | *Secretary*—R. G. CORNELL.

Unassessed premium note capital, $44,601:05.

ASSETS.

Actual cash on hand at head office	$ 3 28	
" in Bank of Montreal, Lindsay	2,272 23	
		$2 275 51
Amount of short date notes less than one year overdue		651 28
" premium notes in force after deducting all payments thereon and assessments levied	$44,601 05	
Less residue of premium notes given for re-insurance	114 80	
		44,486 25
Total assets		$47,413 04

LIABILITIES.

Amount adjusted loss	$220 00
Total	$220 00

RECEIPTS.

Cash on hand as per last statement (not extended)	$2,739 44	
Cash received for membership fees		$578 00
" fixed payments of 1899		4,469 36
" from due bills		579 26
" for interest		43 71
" for transfer fees, etc		10 35
Total receipts		$5,680 68

Expenditure.

Expenses of Management:

Cash paid for travelling expenses	$1 70
" investigation of claims	52 75
" commission to agents	1,100 39
" statutory assessment and license fee	20 79
" rent and taxes	60 30
" salaries, directors' and auditors' fees	382 00
" printing, stationery and advertising	88 50
" postage, etc	31 59
" law costs	6 00
Total expenses of management	$1,744 02

Miscellaneous:

Amount paid for losses which occurred during 1899	4,120 42
" rebate	192 64
" re-insurance	25 20
" safe and moving	54 00
" other expenditure	8 33
Total expenditure	$6,144 61

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	One year.	Two years.	Three years.	Total.
Mutual	$5,550	$4,200	$1,605,345	$1,615,095
Less re-insured				4,000
Net risks carried at 31st December, 1899				$1,611,095

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	1,162	$1,191,125
Policies new and renewed during 1899	678	741,840
Gross number during 1899	1,840	1,932 965
Less expired or cancelled in 1899	302	317,870
Net risks in force on mutual system 31st December, 1899	1,538	1,615 095

Classification of Risks.

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force, 31st December, 1899.

	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$56 183 91
Amount of all premium notes, after deducting all payments thereon and assessments levied	44,601 05
Amount of premium notes received during the year 1899	25,471 54

SOUTH EASTHOPE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TAVISTOCK.

Commenced business 28th December, 1871.

President—WERNER YOUNGBLUT. | *Secretary*—W. S. RUSSELL.

Unassessed premium note capital, $125,925.35.

ASSETS.

Cash on hand, head office	$ 40 47	
Cash in Western Bank, Tavistock	147 38	
		$ 187 85
Amount of premium notes in force, after deducting all payments thereon and assessments levied		125,925 35
Amount unpaid of assessments of 1899		139 61
Total assets		$ 126.252 81

LIABILITIES—None.

RECEIPTS.

Cash at head office and in bank, as at last statement (not extended)	$541 35	
Cash received for assessments levied during 1899		$ 3,080 57
" " " prior to 1899		173 30
" borrowed money		650 00
Total receipts		$ 3,903 87

EXPENDITURE.

Expenses of Management :

Amount paid for interest	$ 17 45
" salaries, directors' and auditors' fees	275 00
" statutory assessment and license fee	42 07
" printing, stationery and advertising	89 40
" postage, telegrams and express	21 25
" travelling expenses	15 50
" investigation of claims	29 20
" rent	2 50
" other expenses	5 00
Expenses of management	$ 497 37

Miscellaneous Payments :

Cash paid for losses which occurred prior to 1899	$ 776 00	
" " " during 1899	2,334 00	
		3,110 00
" in re-payment of loans		650 00
Total expenditure		$ 4,257 37

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	Four years.
Mutual	$2,919,290 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898		$2,796,110 00
" new and renewed during 1899		938,720 00
Gross number during 1899		3,734,830 00
Less expired and cancelled in 1899		815,540 00
Net risks in force on mutual system, 31st December, 1899	1,277	$2,919,290 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Four year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$145,964 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	125,925 35
Amount of premium notes received during the year 1899	46,936 00

DOWNIE MUTUAL FIRE INSURANCE COMPANY

HEAD OFEICE, ST. PAUL'S

Commenced business 21st April, 1884.

President—DUNCAN MCINTOSH *Secretary*—PETER SMITH.

Unassessed premium note capital, $37,497 07.

ASSETS.

Cash on hand at head office	$ 76 91	
" in Bank of Commerce, Stratford	1,162 82	
		$1,239 73
Amount unpaid of assessments of 1899		29 08
Amount of premium note in force, after deducting all payments thereon assessments levied		37,497 07
Total assets		$38,765 88

LIABILITIES.—None.

RECEIPTS.

Cash at head office, as per last statement (not extended)	$471 13	
Cash received for assessments levied in 1899		$ 963 65
" " " prior year		37 04
" interest		10 00
Total receipts		$1,010 69

EXPENDITURE.

Expenses of Management:		
Amount paid for rent		$ 2 25
" statutory assessment and license		21 82
" salaries etc		127 80
" printing, stationery and advertising		12 10
" postage, telegrams and express, etc		22 25
" investigation of claims		4 00
" travelling expenses		17 20
" other expenses		2 50
Total expenses of management		$ 209 92
Amount paid for losses incurred in 1899		32 17
Total expenditure		$ 242 09

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	Three years.
Mutual	$1,332,325

Movement in Risks.

Mutual System.

	Number	Amount.
Policies in force 31st December, 1899	612	$1,269,015
Policies taken during 1899	232	490,300
Gross number during 1899	844	1,759,315
Less expired and cancelled in 1899	212	426,990
Net risks in force on mutual system 31st December, 1899	632	$1,332,325

Classification of Risks.

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899

	Three years.
Amount of face of all premium notes held by the Company, and legally liable to assessment	$39,969 75
Amount of all premium notes on policies in force 31st December, 1899 after deducting all payments thereon and assessments levied	37,497 07
Amount of premium notes received during the year 1899	14,709 00

HALTON UNION FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ACTON.

Commenced business 2nd April, 1890.

President—JOHN RAMSEY. *Secretary*—COLIN CAMERON.

Unassessed premium note capital, $86,466 60.

ASSETS.

Cash on hand at head office	$72 49	
Cash in Traders' Bank, Guelph	4,800 64	
		$4,873 13
Amount of notes or due bills less than one year overdue		206 80
" premium notes in force, after deducting all payments thereon and assesments levied		86,466 60
Total assets		$91,546 53

LIABILITIES.—None.

RECEIPTS.

Cash on hand 31st December, 1898 (not extended)	$2,249 14	
" received as fixed payments of 1899		$4,871 25
" " " " prior years		153 93
" " interest		69 52
Total receipts		$5,094 70

EXPENDITURE.

Amount paid for law costs	$66 90
" investigation and adjustment of claims	31 35
" statutory assessment and license fee	39 00
" postage and telegrams	48 04
" rent and taxes	4 00
" printing, stationery and advertising	46 90
" salaries, directors' and auditors' fees	390 20
" travelling expenses	1 85
Total expenses of management	$628 24
Miscellaneous Payments:	
Amount paid for losses of 1899	1,653 75
" rebate	188 72
Total expenditure	$2,470 71

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	Three years.
Mutual	$2,884,525

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	1,735	$2,564,610
" new and renewed during 1898	767	1,154 400
Gross number during 1899	2,502	3,719,010
Less expired and cancelled in 1899	572	834,485
Net risks in force on mutual system 31st December, 1899	1,930	2,884,525

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$99,385 74
Amount of premium notes, after deducting all payments thereon and assessments levied	86,466 60
Amount of premium notes received during the year 1899	40,054 40

PUSLINCH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ABERFOYLE.

Commenced business May, 1859.

President—Wm. Rae. | *Secretary*—James Scott.

Unassessed premium note capital, $26,907 42.

Assets.

Cash on deposit to Company's credit in Bank of Commerce, Guelph	$1,436 63
Amount unpaid on assessments of years prior to 1899 (not extended) $22.01	
Amount of premium notes in force, after deducting all payments thereon and assessments levied	26 907 42
Total assets	$28,344 05

Liabilities.

Amount due Treasurer	$23 40
Total	$23 40

Receipts.

Cash at head office, and in bank, as per last statement (not extended) $979.86	
Cash received as fixed payments of 1899	$384 13
" assessments, years prior to 1899	134 26
" interest	30 00
Total receipts	$548 39

Expenditure.

Expenses of Management:

Amount paid for investigation of claims	$ 2 00
" travelling expenses	6 35
" statutory assessment and license fee	16 70
" printing, stationery and advertising	21 42
" salaries, directors' and auditors' fees	28 00
" postage, telegrams and express	9 25
" other expenses	6 30
Total expenses of management	$90 02
Amount paid for losses during 1899	20 00
" rebats	5 00
Total expenditure	$115 02

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	Three years.
Mutual	$936,323

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	462	$882,808
Policies new and renewed during 1899	207	386,983
Gross number during 1899	669	$1,269,791
Less expired and cancelled in 1899	168	333,468
Net risks in force on mutual system, 31st December, 1899	501	936,323

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$28,459 19
Amount of all premium notes, after deducting all payments thereon and assessments levied	26,907 42
Amount of premium notes received during the year 1899	11,851 99

ELMA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ATWOOD.

Commenced business 22nd March, 1884.

President—J. R. HAMMOND. | *Secretary*—ROBERT CLELAND

Unassessed premium note capital, $82,428.02.

ASSETS.

Amount of cash in Bank of Hamilton, Listowel		$ 5,343 53
" unpaid of assessments levied in 1899		124 16
" of premium notes in force, after deducting all payments thereon and assessments levied		82,428 02
Total assets		$ 87,895 71

LIABILITIES —None.

RECEIPTS.

Cash on band as per last statement (not extended)	$4,089 12	
Cash received for assessments levied in 1899		$ 2,674 26
" " " years prior to 1899		107 22
" interest		100 60
Total receipts		$ 2,882 08

EXPENDITURE

Expenses of Management:

Amount paid for travelling expenses	$ 3 50
" statutory assessment and license	28 16
" printing and station-ry	56 10
" salaries	180 00
" postage, etc	29 75
" rent and taxes	6 50
" adjusting expenses	13 00
Total expenses of management	317 01
Amount paid for losses which occurred during 1899	1,310 66
Total expenditure	$ 1,627 67

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1899.

	Four years.
Mutual	$ 1,882,304

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	1,071	$ 1,746,716
Policies taken during 1899	413	713,175
Gross number in force on mutual system 31st December, 1899	1,484	2,459,891
Less expired and cancelled in 1899	332	577,587
Net risks in force 31st December, 1899	1,152	$ 1,882,304

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1899.

	Four year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$ 94,115 20
Amount of premium notes, after deducting all payments thereon and assessments levied	82,428 02
Amount of premium notes received during the year 1899	35,658 70

NORTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 1st August, 1874.

President—VALENTINE OTTERBEIN. | *Manager*—LEVI STAUFFER.

Unassessed premium note capital, $210,737.89.

ASSETS..

Cash on hand at head office	$1,074 94	
" in Molson's Bank, Waterloo	7,916 74	
		$ 8,991 68
Amount unpaid of assessments levied during 1899		697 62
" " " " in prior years (not extended)	$106 35	
" of premium notes in force, after deducting all payments thereon and assessments levied		210,737 89
Total assets		$220,427 19

LIABILITIES.

Amount of disputed loss	$ 300 00
Total	$ 300 00

RECEIPTS.

Cash at head office as per last statement (not extended)	$4,706 09	
Cash received for assessments levied in 1899		$6,033 99
" " " years prior to 1899		735 58
" interest		112 75
Total receipts		$6,882 32

EXPENDITURE.

Expenses of Management:

Amount paid for law costs	$15 00
" rent and taxes	35 00
" investigation and adjustment of claims	76 05
" statutory assessment and license fee	63 79
" printing, stationery and advertising	89 22
" salaries, directors' and auditors' fees	725 90
" postage, telegrams and express	68 59
" travelling expenses	24 95
" other expenses	51 43
Expenses of management	$1,149 93

Miscellaneous Payments:

Cash paid for losses which occurred during 1899	$1,437 80	
" " " prior to 1899	9 00	
		1,446 80
Total expenditure		$2,596 73

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	Four years.
Mutual	$4,449,400

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	2,114	$4,434,965
Policies new and renewed during 1899	815	1,506,320
Gross number during 1899	3,229	$5,941,285
Less expired and cancelled in 1899	812	1,491,885
Net risks in force 31st December, 1899	2,417	$4,449,400

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Four years.
Amount of face of all premium notes held by the Company and legally liable to assessment	$225,526 00
Amount of all premium notes after deducting all payments thereon and assessments levied	210,737 89
Amount of premium notes received during the year 1899	76,585 00

STANDARD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MARKHAM VILLAGE.

Commenced business 18th January, 1899.

President—P. R. HOOVER. *Secretary*—H. B. REESOR.

Unassessed premium note capital, $8,657.16.

ASSETS.

Amount of cash in Standard Bank, Markham	$1,032 74
" of notes less than one year overdue	14 70
" of premium notes in force after deducting all payments thereon and assessments levied	8,573 16
Total assets	$9.620 60

LIABILITIES.—None.

RECEIPTS.

Cash received as fixed payments due in 1899	$2,125 02
Total receipts	$2,125 02

EXPENDITURE.

Amount paid for agents' commission	$318 75
" statutory assessment and license fee	5 00
" salaries, directors' and auditors' fees	362 50
" printing, stationery and advertising	130 70
" postage, telegrams and express	33 88
Total expenses of management	$850 83

Miscellaneous.

Amount paid for re-insurance	21 00
" books and seal	16 45
" organization expenses	204 00
Total expenditure	$1,092 28

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1899.

	Three years.
Mutual	$310,275 00
Less re-insurance	3,000 00
Net amount in force 31st December, 1899	$307,275 00

Movement in Risks.

	Number.	Amount.
Policies taken during 1899	238	$311,275 00
Deduct expired during 1899	1	1,000 00
Net risks in force 31st December, 1899	237	$310,275 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$10,781 18
Residue of premium notes, after deducting all fixed payments thereon and assessments levied	8,657 16
Amount of premium notes received during the year 1899	10,781 18

NICHOL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FERGUS.

Commenced business 1st May, 1860.

President—WILLIAM TAYLOR. | *Secretary*—JAMES BEATTIE.

Unassessed premium note capital, $55,783.35.

ASSETS.

Cash on hand at head office	$ 27 31	
" in Imperial Bank, Fergus	165 72	
		$ 193 03
Amount unpaid of instalments of 1899		163 03
" " " in prior years (not extended)	$280 90	
" of short date notes, or due bills, less than one year overdue		154 68
" " " one year or more overdue (not extended	$80 96	
" of premium notes in force after deducting all payments thereon and assessments levied		55 783 35
Total assets		$56,294 09

LIABILITIES.—None.

RECEIPTS.

Amount cash on hand 31st December, 1898 (not extended).—None.	
Cash received as fixed payments of 1899	$4,421 36
" " prior years	105 41
" for interest	13 06
Total receipts	$4,539 83

EXPENDITURE.

Expenses of Management:

Amount paid for rent and taxes	$ 1 50
" interest	13 20
" agents' commission	796 50
" investigation and adjustment of claims	21 10
" statutory assessment and license fee	26 59
" printing, stationery and advertising	86 80
" salaries, directors' and auditors' fees	613 17
" postage, telegrams and express	39 62
" travelling expenses	20 00
" other expenses	2 50
Expenses of management	$1,620 98

Miscellaneous Payments:

Cash paid for losses which occurred during 1899	1,787 94
" rebate	70 35
" in repayment of loans	867 53
Total expenditure	$4,346 80

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	Three Years.
Mutual system	$1,705,153 00

Movement of Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	1,237	$1,629,153 00
" new and renewed during 1899	531	661,750 00
Gross number during 1899	1,768	$2,290,903 00
Less expired and cancelled in 1899	456	585,750 00
Net risks in force 31st December, 1899	1,312	$1,705,153 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Three year risks
Amount of face of all premium notes held by Company, and legally liable to assessment	$63,597 85
Amount of all premium notes, after deducting all payments thereon and assessments levied	55,783 35
Amount of premium notes received during the year 1899	24,312 02

ERAMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROCKWOOD.

Commenced business 9th April, 1861.

President—DAVID REA. *Secretary*—HUGH BLACK.

Unassessed premium note capital, $25,335.61.

ASSETS.

Actual cash on hand at head office	$202.55	
Cash on deposit to the Company's credit, not drawn against, in the Canadian Bank of Commerce, Guelph	812 09	
		$1,014 64
Amount unpaid of instalments of 1899		181 75
" prior years (not extended)	$130.60	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		25,335 61
Total assets		$26,532 00

LIABILITIES.—None.

RECEIPTS.

Cash on hand as per last statement (not extended)	$585.92	
Cash received as fixed payments of 1899		829 40
" " " prior years		69 31
" for interest		20 56
Total receipts		$919 27

EXPENDITURE

Expenses of Management:

Amount paid for agents' commission	$154 50
" statutory assessment and license	13 91
" printing, etc.	16 75
" salaries, directors' and auditors' fees	96 00
" rent	4 00
" postage	7 59
" other expenses	8 00
Total expenses of management	$300 75
Amount paid for losses which occurred during 1899	189 80
Total expenditure	$490 54

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	Three years.
Mutual	$687,375

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	333	$671,875
Policies new and renewed during 1899	103	167,400
Gross number during 1899	436	839,275
Less expired and cancelled in 1899	98	151,900
Net risks in force on mutual system 31st December, 1899	338	687,375

Classification of Risks.

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Three year risks
Amount of face of all premium notes held by Company, and legally liable to assessment	$28,729 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	25,335 61
Amount of premium notes received during 1899	7,843 75

McKILLOP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 17, CON. 5, M'KILLOP.

Commenced business 20th May, 1876.

President—J. B. McLEAN. | **Secretary*—W. J. SHANNON.

Unassessed premium note capital, $85,766 95.

ASSETS.

Cash on hand at head office, Seaforth		$ 167 55
" in Canadian Bank of Commerce, Seaforth		1,479 72
Amount unpaid of fixed payments of 1899		345 80
" prior years (not extended)	$38.30	
" assessments of 1899		267 85
" " prior years (not extended)	$72.85	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		85,766 95
Total assets		$88,027 87

LIABILITIES.

Amount due for rent	$ 10 00
" unpaid bills	30 00
Total	$ 40 00

RECEIPTS.

Amount of cash at head office, as per last statement (not extended)	$228.64	
Cash received for fixed payments of 1899		$ 3,822 55
" " " prior years		215 05
" " assessments levied in 1899		2,883 00
" " " " years prior to 1899		206 12
" " interest		1 55
" " other sources		17 36
Total receipts		$ 7,145 63

EXPENDITURE.

Expenses of Management:

Amount paid for postage, etc	$ 33 20
" commission	83 80
" investigation of claims	32 75
" statutory assessment and license	43 60
" printing, stationery and advertising	87 17
" salaries, officers' and auditors' fees	608 50
" rent and reward	53 33
" interest	57 00
Total expenses of management	$ 999 35

Miscellaneous Payments:

Cash paid for losses which occurred during 1899	3,515 50
" rebate	12 15
" in repayment of losses	1,200 00
Total expenditure	$ 5,727 00

*Since deceased.

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	Four years.
Mutual	$2,951,575

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	2,017	$2,911,575
Policies new and renewed during 1899	575	760,750
Gross number during 1899	2,592	$3,672,325
Less expired and cancelled in 1899	537	720,750
Net risks in force on mutual system, 31st December, 1899	2,055	$2,951,575

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Four year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$102,741 05
Amount of premium notes, after deducting all payments thereon and assessments levied	85,766 95
Amount of premium notes received during the year 1899	26,072 95

GUELPH TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GUELPH TOWNSHIP, LOT 27, CON. 1, DIV. A.

Commenced business 16th February, 1860.

President—ROBERT SHORTREED. | *Secretary*—MAJOR GEORGE B. HOOD.

Unassessed premium note capital, $24,348.94.

ASSETS.

Amount of cash in Bank of Commerce, Guelph	$ 809 12
Amount of premium notes in force after deducting all payments thereon and assessments levied	24,348 94
Amount unpaid of fixed payments of 1899	18 28
Policy fee	1 00
Total assets	$25,177 34

LIABILITIES.—None.

RECEIPTS.

Cash at head office as per last statement (not extended)	$107.48	
Cash received as policy fees		$ 84 00
" fixed payments of 1899		1,032 19
" " prior years		18 36
" assessments of years prior to 1899		4 00
" interest		5 97
Total receipts		$1,144 52

EXPENDITURE.

Expenses of Management:

Amount paid for statutory assessment and license fees	$ 12 63
" printing, stationery and advertising	15 50
" salaries, directors' and auditors' fees	184 00
" postage, etc	8 75
" other expenses	7 00
Total expenses of management	$227 88

Miscellaneous Payments:

Cash paid for losses which occurred in 1899	215 00
Total expenditure	$442 88

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	Three years.
Mutual	$556,875

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	282	$575,850
Policies new and renewed during 1899	85	176,450
Gross number and amount during 1899	367	$752,300
Less cancelled and expired in 1899	99	195,425
Net risks in force 31st December, 1899	268	$556,875

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Three year
Amount of face of all premium notes held by Company, and legally liable to assessment	$26,506 7
Amount of premium notes, after deducting all payments thereon and assessments levied	24,348 94
Amount of premium notes received during the year 1899	8,420 00

WEST WAWANOSH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DUNGANNON.

Commenced business 13th May, 1879.

President—JOHN BALLANTYNE. *Secretary*—J. M. ROBERTS.

Unassessed premium note capital, $138,198.10.

ASSETS.

Actual cash on hand at head office	$ 72 87	
" in Bank of Hamilton, Lucknow	3,439 42	
		$3,512 29
Amount unpaid of assessments levied during 1899		700 92
Amount of premium notes in force, after deducting all payments thereon and assessments levied		138,198 10
Total assets		$142,411 31

LIABILITIES —None.

RECEIPTS.

Cash at head office, as per last statement (not extended)	$1,911 46	
Cash received for assessments levied in 1899		6,897 96
" " " before 1899		343 86
" interest		22 05
" transfer fees and special assessment		94 58
Total receipts		$7,358 45

EXPENDITURE.

Expenses of Management:

Amount paid for fuel and light	1 25
" statutory assessment and license	53 50
" printing, stationery and advertising	65 99
" salaries, directors' and auditors' fees	646 00
" postage, telegrams and express	92 71
" travelling expenses	76 00
" investigation of claims	40 00
" rent and taxes	5 00
" other expenses	5 00
Total expenses of management	$985 45

Miscellaneous Payments:

Cash paid for losses which occurred prior to 1899	$ 29 50	
" " " during 1899	4,730 15	
		4,759 65
" rebate		12 52
Total expenditure		$5,757 62

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	Four Years.
Mutual ..	$3,793,323

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	2,983	$3,658,323
" new and renewed during 1898	584	698,025
Gross number during 1899	3,567	$4,356,348
Less expired and cancelled in 1899	515	563,025
Net risks in force on mutual system, 31st December, 1899	3,052	$3,793,323

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$151,732 92
Amount of all premium notes, after deducting all payments thereon and assessments levied	138,198 10
Amount of premium notes received during the year 1899	27,921 00

PEEL AND MARYBOROUGH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DRAYTON.

Commenced business 15th July, 1897.

President W. T. WHALE. *Secretary*—JAMES MCEWING.

Unassessed premium note capital, $62,300 95.

ASSETS.

Cash on hand at head office		$71 02
Cash in Traders' Bank, Drayton		6,401 99
Cash in agents' hands		50 00
Amount unpaid of fixed payments of 1899		566 57
" " due prior to 1899 (not extended)	$40 35	
" of premium notes in force, after deducting all payments thereon and assessment levied		62,300 95
Total assets		$69,390 53

LIABILITIES.—None.

RECEIPTS.

Cash on hand and in Traders' Bank as per last statement (not extended)	$4,897.62	
Cash received as fixed payments of 1899		$2,951 57
" " prior years		549 88
" for interest		142 75
" agents' balances		84 00
Total receipts		$3,728 20

EXPENDITURE.

Expenses of Management :

Amount paid for agents' commission	$496 00
" statutory assessments and license fee	25 81
" printing and advertising	55 75
" salaries, directors' and auditors' fees	318 50
" investigation and adjustment of claims	33 00
" travelling expenses	18 85
" postage and stationery	56 21
" other expenses	16 50
Total expenses of management	$1,020 62

Miscellaneous Payments :

Cash paid for losses which occurred during 1899	985 75
" rebate, abatements and returned premiums	96 44
Cash retained in agents' hands	50 00
Total expenditure	$2,152 81

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	Four years.
Mutual	$1,714,725

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	1,169	$1,569,890
" taken during 1899	528	706,840
Gross number and amount in force during 1899	1,697	2,276,730
Deduct expired and cancelled in 1899	432	562,005
Net risks in force 31st December, 1899	1,265	$1,714,725

Classification of Risks:

Isolated and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$87,569 25
Amount of all premium notes after deducting all payments thereon and assessments levied	62,300 95
Amount of premium notes received during the year 1899	28,384 50

NISSOURI FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KINTORE.

Commenced business 25th May, 1878.

President—WM. GERRIE. *Secretary*—E. J. PEARSON.

Unassessed premium note capital, $107,026.03.

ASSETS.

Amount of cash on hand at head office	$ 150 31	
" in Imperial Bank, Ingersoll	1,127.10	
		$1,277 41
" unpaid of assessments levied in 1899		580 59
" " " prior to 1899		77 99
" of premium notes in force, after deducting all payments thereon and assessments levied		107,026 03
Total assets		$108,962 02

LIABILITIES.

Amount of retained premiums	$ 32 48
" agent's fees	491 00
Total liabilities	$ 523 48

RECEIPTS.

Cash at head office as per last statement (not extended).	None.
" received for assessments levied in 1899	$ 3,555 21
" " " " before 1899	699 83
" " borrowed	900 00
" " interest	8 50
" " retained premiums	55 18
" " agents' fees	588 00
Total receipts	$5,806 72

EXPENDITURE.

Expenses of Management:

Amount paid for commission to agents	$ 628 22
" statutory assessment	35 30
" printing, advertising, postage, etc	142 51
" rent	10 00
" salaries, directors' and auditors' fees	376 00
" investigation of claims	25 25
" interest	76 98
" travelling expenses	28 00
" other expenses	3 00
Total expenses of management (*carried forward*)	$1,325 26

Expenses of management (*brought forward*)	$1,325 26
Miscellaneous Payments:	
Cash paid for losses which occurred during 1899	1,511 13
Repayment of loans	1,548 00
Refund of assessments	23 10
Other payments	121 82
Total expenditure	$4,529 31

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	Three years.
Mutual	$2,400,655

Movement in Risks.

Mutual System

	Number.	Amount.
Policies in force 31st December, 1898	1,526	$2,285,738
" new and renewed during 1899	584	861,544
Gross number during 1899	2,110	3,147,282
Less expired or cancelled in 1899	530	746,627
Net risks in force on mutual system 31st December, 1899	1,580	$2,400,655

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Three years
Amount of face of all premium notes held by Company and legally liable to assessment	$112,530 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	107,026 03
Amount of premium notes received during the year 1899	40,435 00

OTTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NORWICH.

Commenced business 13th August, 1887.

President—JOHN TOPHAM. | *Secretary*—H. VAN VALKENBURG.

Unassessed premium note capital, $53,441.32.

ASSETS.

Cash on hand at head office for year ending 31st December, 1899,	$271 11	
" in Molson's Bank, Norwich, Ont	1,226 12	
		$1,497 23
Amount of premium notes in force, after deducting all payments thereon and assessments levied		53,441 32
Amount unpaid of fixed payments of 1899		281 52
" assessments of 1899		420 89
" " prior to 1899		76 22
Total assets		$55,717 18

LIABILITIES.

Amount of borrowed money	$900 00
" interest due	45 00
Total liabilities	$945 00

RECEIPTS.

Cash on hand per last statement (not extended)	$462 52	
" received for fixed payments		$1,017 44
" " assessments of 1899		1,243 39
" " assessments prior to 1899		508 04
" " borrowed money		400 00
" " fees		6 50
Total receipts		$3,175 37

EXPENDITURE.

Expenses of Management:

Amount paid for travelling expenses	5 00
" interest	83 32
" investigation of claims	10 25
" salaries, directors' and auditors' fees	295 00
" stationery, printing and advertising	43 35
" postage	47 50
" rent	3 00
" statutory assessment and license	25 16
Total expenses of management	$512 58

Miscellaneous:

Amount paid for losses which occurred during 1899	182 50
" " rebate	45 58
" " in repayment of loans	1,400 00
Total expenditure	$2,140 66

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	Three years.
Mutual	$1,682,505

Movement in Risks

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	1,021	$1,520,940
" new and renewed during 1899	494	749,585
Gross number during 1899	1,515	$2,270,525
Less expired and cancelled in 1899	406	588,020
Net risks in force 31st December, 1899	1,109	$1,682,505

Classification of Risks.

Farm and non hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$58,779 63
Amount of all premium notes, after deducting all payments thereon and assessments levied	53,441 32
Amount of premium notes received during the year 1899	26,146 46

BANCROFT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BANCROFT.

Commenced business 5th September, 1896.

President—FRED'K MULLETT. | *Secretary*—JOHN JACKSON.

Unassessed premium note capital, $6,412.48.

ASSETS.

Actual cash on hand at head office	$31 48	
" in bank at Madoc	388 09	
		$ 419 57
Amount unpaid of fixed payments of 1899		189 72
" " " prior years (not extended)	$82.27	
" of notes less than one year overdue		87 12
" " more than one year overdue (not extended)	$41.71	
" of premium notes in force after deducting all payments thereon and assessments levied		6,412 48
Total assets		$7,109 89

LIABILITIES.—None.

RECEIPTS.

Cash received for application fees	$138 50
" fixed payments of 1899	722 03
" interest	10 67
Total receipts	$871 20

EXPENDITURE.

Expenses of Management :

Cash paid for travelling expenses	$ 20 25
" commission	197 50
" investigation of claims	20 85
" printing, stationery and advertising	34 30
" statutory assessment and license fee	6 56
" postage and express	9 73
" salaries, directors' and auditors' fees	74 00
Total expenses of management	$363 19

Miscellaneous :

Cash paid for losses which occurred in 1899	237 00
" rebate	7 41
" safe	51 35
Total expenditure	$658 95

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	Three years.
Mutual	$177,685

Movement in Risks

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	192	$118 080
Taken during 1899, new and renewed	143	103,230
Gross number during 1899	335	$221,310
Less expired and cancelled in 1899	72	43,625
Net risks in force 31st December, 1899	263	$177 685

Classification of Risks.

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$7,643 00
Amount of all premium notes on policies in force 31st December, 1899, after deducting all payments thereon and assessments levied	6,412 48
Amount of premium notes received during the year 1899	4,418 20

CARADOC FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT BRYDGES

Commenced business 28th June, 1884.

President—Wm. Young. | *Secretary*—Wm. E. Sawyer

Unassessed premium note capital, $35,521 35.

Assets.

Actual cash on hand at head office	$124 94	
" in Bank of Commerce, Strathroy	83 90	
		$ 208 84
Amount of premium notes in force, after deducting all payments thereon and assessments levied		35,521 35
Amount of unpaid fixed payments of 1899		48 23
Total assets		$ 35 778 42

Liabilities.

Amount of adjusted loss	$ 2,060 00
" directors' fees unpaid	9 00
" all other	88 94
Total liabilities	$ 2,157 94

Receipts.

Cash at head office as per last statement (not extended)	$ 1,221 33	
Cash received at taking of application		$ 167 00
" as fixed payments of 1899		429 07
" assessments of 1899		1,497 75
" " prior years		27 84
" interest		19 40
" from other sources		4 50
Total receipts		$ 2,145 56

Expenditure.

Expenses of Management:

Cash paid for agents for fees	$ 167 00
" salaries, directors' and auditors' fees	188 50
" travelling expenses	12 00
" statutory assessment and license fee	21 54
" printing, stationery and advertising	22 50
" investigation and adjustment of claims	13 00
" postage, etc	20 88
" other expenses	2 00
Total expenses of management	$ 447 42

Miscellaneous Payments:

Cash paid for losses which occurred during 1899	2,659 53
" rebate	41 95
" in repayment of loan	9 15
Total expenditure	$ 3,158 05

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	Three years.
Mutual	$1,320,644 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	863	$1,246,338 00
Policies taken during 1899, new and renewed	334	487,191 00
Gross number during 1899	1,197	$1 733,529 00
Less expired and cancelled in 1899	312	412,885 00
Net risks in force 31st December, 1899	885	$1,320,644 00

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 39,625 32
Amount of all premium notes on policies in force 31st December, 1899, after deducting all payments thereon and assessments levied	35,521 35
Amount of premium notes received during the year 1899	14,615 73

SIMCOE COUNTY MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KEENANSVILLE.

Commenced business 1st June, 1878.

President—GEO. C. MORROW. | *Secretary*—JOSEPH WRIGHT.

Unassessed premium note capital, $32,644.98.

ASSETS.

Actual cash on hand		$ 21 61
Amount unpaid of assessments of 1899		573 90
" of prior years		188 60
" of premium notes after deducting all payments thereon and assessments levied		32,644 98
Total assets		$33,429 09

LIABILITIES.

Amount of adjusted losses		$1,220 00
" borrowed money		3,771 00
" interest		2 35
Total liabilities		$4 993 35

RECEIPTS.

Cash on hand as per last statement (not extended)	$465 52	
Cash received at taking of application		$ 135 50
" for assessments levied in 1899		2,452 26
" " years prior to 1899		363 53
" borrowed money		3,366 00
" interest		6 35
" from other sources		8 50
Total receipts		$6,332 14

EXPENDITURE.

Expenses of Management:		
Amount paid for law costs		18 40
" travelling expenses		30 60
" commission to agents		51 60
" investigation and adjustment of claims		41 00
" salaries, directors' and auditors' fees		373 00
" statutory assessment		17 75
" printing, stationery, advertising		47 15
" interest		205 87
" postage		45 56
" other expenses		2 00
Total expenses of management		$832 93
Miscellaneous Payments:		
Cash paid for losses which occurred prior to 1899	$ 56 00	
" " " during 1899	1,776 55	
		1,832 55
" in re-payment of loan		4,110 57
Total expenditure		$6,776 05

Currency of Risks.

Amount covered by policies in force at 31st December, 1899.

	Three years.
Mutual	$1,079,044

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	994	$961,639
" taken during 1899, new and renewed	364	336,250
Gross number and amount of risks during 1899	1 358	$1,297,889
Less expired and cancelled in 1899	209	218,845
Net risks in force 31st December, 1899	1,149	$1,079,044

Classification of Risks:

Farm and non-hazardous.

Premium Notes and Undertakings

On policies in force 31st December, 1899.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$37,835 76
Amount of all premium notes, after deducting all payments thereon and assessments levied	32 644 98
Amount of premium notes received during the year 1899	11,813 06

FORMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FORMOSA.

Commenced business 22nd May, 1880.

President—ANDREW WAECHTER. | *Secretary*—JULIUS NOLL.

Unassessed premium note capital, $95,407 92.

ASSETS

Amount of cash on hand at head office, 31st December, 1899	$ 46 54	
" on deposit to Company's credit, 31st December, 1899, Merchants' Bank, Walkerton	1,792 53	
		$ 1,839 07
" of premium notes in force after deducting all payments thereon and		
" assessments levied		95,407 92
" unpaid assessments of 1899		201 04
" prior years, (not extended)	$ 94 21	
Total assets		$97,448 03

LIABILITIES.—None.

RECEIPTS.

Cash on hand 31st December, 1898, (not extended)	$ 1,605 62	
Cash received as fixed payments of 1899		$ 1,701 00
" for assessments levied in 1899		2,819 36
" " " prior to 1899		56 64
" for interest		36 90
Total receipts		$4,613 90

EXPENDITURE.

Expenses of Management :

Amount paid for law costs	$ 12 00
" commission to agents	335 73
" statutory assessment and license	37 78
" salaries, etc	501 35
" postage, telegrams and express	64 25
" printing and stationery	63 96
" investigation of claims	34 30
" rent and taxes	4 00
Total expenses of management	$ 1,053 37
Amount paid for losses which occurred in 1899	3,285 07
" rebate	42 01
Total expenditure	$ 4,380 45

CURRENCY OF RISKS.

Amount of policies in force 31st December, 1899.

	Three years.
Mutual	$ 2,989,574

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	2 108	$ 2,472,824
Policies new and renewed during 1899	1,005	1,212,631
Gross number during 1899	3,113	685,455
Less expired and cancelled in 1899	626	695,881
Net risks in force on mutual system 31st December, 1899	2,487	$ 2,989 574

Classification of Risks.

Farm and non-hazardous

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$ 104,188 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	95,407 92
Amount of premium notes received during the year 1899	42 183 00

SYDENHAM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, OWEN SOUND.

Commenced business 26th August, 1869.

President—JAMES GARDNER. *Secretary*—JAMES COCHRANE.

Unassessed premium note capital, $105,237.66.

ASSETS.

Cash at head office as at 31st December, 1899	$ 130 02	
" Farmers' Bank, Owen Sound	5,651 41	
		$ 5,781 43
Cash in agents' hands		3 19
Amount unpaid of fixed payments and assessments levied during 1899		498 72
" " " " in prior year (not extended)	$146 79	
Amount of notes or due bills less than one year overdue		177 93
" of premium notes in force, after deducting all payments thereon and assessments levied		105,237 66
Total assets		$111,698 93

LIABILITIES.

Amount of supposed loss	$ 1,425 00

RECEIPTS.

Cash at head office and in bank as per last year's statement (not extended)	$1,860 77	
Cash received as fixed payments and assessments of 1899		$ 13,535 87
" " " " of prior years		420 19
" interest		140 45
" bills receivable		73 84
Total receipts		$ 14,170 35

EXPENDITURE.

Expenses of Management:

Amount paid for law costs	$ 95 22
" commission to agents	354 25
" investigation and adjustment of claims	91 65
" statutory assessment and license	73 59
" printing, stationery and advertising	131 48
" salaries, directors' and auditors' fees	947 55
" postage, telegrams and express	158 62
" other expenses	18 72
Total expenses of management	$ 1,871 08

Miscellaneous Payments:

Cash paid for losses which occurred during 1899	8,271 87
" rebate	56 74
" other expenditure	50 00
Total expenditure	$ 10,249 69

Currency of Risks

Amount covered by policies in force 31st December, 1899.

	One year or less.	Two years.	Three years.	Total.
Mutual	$34,966	$29,050	$5.139,368	$5,203 384

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	4,220	$5,174 175
Policies taken during 1899	1,526	1,761,735
Total number and amount in force 31st December, 1899	5,746	$6 935,910
Deduct expired and cancelled in 1899	.....	1,732,526
Net risks in force at 31st December, 1899	4,274	$5.203 384

Classification of Risks.

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	One year or less.	Two years.	Three years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$322 41	$499 80	$131,322 31	$132,144.52
Amount of all premium notes after deducting all payments thereon and assessments levied	237.72	402.00	104,597.94	105,237.66
Amount of premium notes received during the year 1899	322.41	283.43	43,504 17	44,110.01

BLANSHARD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. MARY'S.

Commenced business 27th March, 1876.

President—Wm. F. Sanderson. | *Secretary*—P. S. Armstrong.

Unassessed premium note capital, $23,927 67.

Assets

Amount of cash on hand at head office at 31st December, 1899	$ 357 90
Amount unpaid of assessments levied during 1899	288 39
" " " before 1899	172 00
Amount of premium notes in force after deducting all payments thereon and assessments levied	23,927 67
Total assets	$24 745 96

Liabilities

Amount of borrowed money	$1,600 00
" interest due or accrued	56 00
Total liabilities	$1 656 00

Receipts

Cash at head office as per last statement (not extended)	$120.01	
Cash received for assessments levied in 1899		$1,374 59
" " " prior to 1899		136 60
Total receipts		$1 511 19

Expenditure.

Expenses of Management:

Amount paid for investigation of claims		$ 6 00
" interest		181 00
" statutory assessm nt and licen s		15 85
" salaries and directors' fees		38 00
" printing, stationery and adver s		29 00
" postage, etc		11 00
" travelling expenses		10 00
" other expenses		20 00
Total expenses of management		$3.0 85
Cash paid for losses which occurred prior to 1899	$37 50	
" " " during 1899	24.95	62 45
" in repayment of loans		900 00
Total expenditure		$1.273 30

Currency of Risks

Amount covered by policies in force 31st December, 1899.

	Three years.
Mutual	$840,520

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	616	$818,605
" new and renewed during 1899	216	295 860
Gross number during 1899	832	$1,114 465
Less expired and cancelled in 1899	205	273 945
Net risks in force 31st December, 1899	627	$840,520

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Three year risks.
Amount of face of all premium notes legally liable to assessment	$26,827 67
Amount of all premium notes, after deducting all payments thereon and assessments levied	23,927 67
Amount of premium notes received during the year 1899	9.480 88

HOWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GORRIE.

Commenced business 10*th July*, 1873.

President—JOHN R. MILLER. | *Secretary*—WM. S. MCKERCHER.

Unassessed premium note capital, $197,198.34.

ASSETS.

Cash in Standard Bank, Harriston		$5 152 72
Amount unpaid of fixed payments of 1899		537 09
" " " of prior years (not extended)	$175 59	
" of assessments levied " "	163 95	
Amount of premium notes in force after deducting all payments thereon and assessments levied		197,198 34
Office furniture and safes (not extended)	$200	
Total assets		$202 888 15

LIABILITIES.

Amount of supposed loss	$209 30
Total liabilities	$209 30

RECEIPTS.

Cash at head office per last statement (not extended)	$3,496 70	
Cash received as fixed payments of 1899		$8,279 36
" " " prior years		527 72
" for assessments levied years prior to 1899		62 68
" premiums retained, etc		21 35
" interest		106 30
Total receipts		$8 997 41

Expenditure

Expenses of Management:

Amount paid to agents for commission	$509 00
" for investigation and adjustment of claims	66 35
" statutory assessment and license	59 53
" printing, stationery and advertising	160 42
" salaries, directors' and auditors' fees	765 40
" postage, telegrams and express	70 69
" rent	62 00
" travelling expenses	28 00
" sundries	5 00
Expenses of management	$1,726 39

Miscellaneous Payments:

Cash paid for losses which occurred before 1899	$650 00	
" " " during 1899	4,764 30	
		5,414 30
" rebates		200 70
Total expenditure		$7,341 39

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

Mutual	$4,323,135

Movement of Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	2,822	$4,113,585
" new and renewed during 1899	1,056	1,564,480
Gross number during 1899	3,878	$5 678 065
Less expired and cancelled during 1899	923	1,354,930
Net risks in force on mutual system 31st December, 1899	2 955	$4 323 135

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$216,156 75
Amount of all premium notes, after deducting all payments thereon and assessments levied	197 198 34
Amount of premium notes received during the year 1899	78,224 00

DUFFERIN FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHELBURNE.

Commenced business 1st June, 1895.

President—Wm. Dynes. *Secretary*—James Brown.

Unassessed premium note capital, $32,543.61

Assets.

Cash on hand at head office	$247 85	
" in Union Bank, Shelburne	2,300 00	
		$2,547 85
" in agents' hands		110 44
Amount of premium notes in force after deducting all payments thereon and assessments levied		32,543 61
Total assets		$35,201 90

Liabilities.—None.

Receipts.

Cash in bank 31st December, 1898 (not extended)	$1,300	
Cash received as fixed payments of 1899		$2,162 17
" " prior years		24 24
" transfer fee, etc		4 50
" in interest		33 65
Total receipts		$2,224 56

Expenditure.

Expenses of Management:

Amount paid for investigation of claims	$8 50
" travelling expenses	28 39
" commission to agents	122 25
" rent	12 00
" statutory assessment and license fee	15 91
" printing, stationery and advertising	27 75
" salaries, directors' and auditors' fees	250 80
" postage, telegrams and express	59 00
Total expenses of management	$524 60

Miscellaneous:

Amount paid for losses which occurred prior to 1899	$200 00	
" " during 1899	229 36	
		429 36
" rebate		39 00
Total expenditure		$992 96

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	Three years.
Mutual	$1,057,750

Movement in Risks

Mutual System

	Number.	Amount.
Policies in force 31st December, 1898	797	$823,250
Policies new and renewed during 1899	490	521,025
Gross number and amount during 1899	1,287	1,344,275
Less expired and cancelled in 1899	279	286,525
Net risks in force on mutual system 31st December, 1899	1,008	$1,057,750

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$36,443 61
Amount of all premium notes after deducting all payments thereon and assessments levied	32,543 61
Amount of premium notes received during the year 1899	16,531 21

McGILLIVRAY MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WEST M'GILLIVRAY.

Commenced business 2nd May, 1877.

President—WILLIAM L. CORBETT. | *Secretary*—WM FRASER.

Unassessed premium note capital, $8,752.92.

ASSETS.

Amount of cash at head office	$201.42		
" " on deposit at Bank of Commerce, Parkhill	147 77		
		$	349 19
" unpaid assessments levied during years prior to 1899 (not extended)	$113 70		
" notes or bills less than one year overdue			121 80
" premium notes in force after deducting all payments thereon and assessments levied			8,752 92
Total assets			$9,223 91

LIABILITIES.—None.

RECEIPTS.

Cash at head office as per last statement (not extended)	$166.92		
" received as fixed payments of 1899		$	463 65
" " " prior years			6 60
" " assessments of 1899			1,650 60
" " interest			3 59
Total receipts		$	2,124 44

EXPENDITURE.

Expenses of Management:

Amount paid for statutory assessment and license		$	11 17
" salary, auditors' and directors' fees			92 00
" printing and stationery			37 85
" commission			44 10
Total expenses of management		$	185 12

Miscellaneous Payments:

Cash paid for losses which occurred prior to 1899	$1,405 00		
" " " during 1899	347 30		
			1,752 30
" rebate			4 75
Total expenditure		$	1,942 17

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	Three years.
Mutual	$ 448,215

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	439	$ 465,350
Policies new and renewed during 1899	90	97,575
Gross number during 1899	529	$ 562,925
Less expired or cancelled in 1899	117	114,710
Net risks in force on mutual system 31st December, 1899	412	$448,215

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Three years risks.
Amount of face of all premium notes held by Company and legally liable to assessment	
Amount of all premium notes after deducting all payments thereon and assessments levied	8,752 92
Amount of premium notes received during the year, 1899	2,927 25

FARMERS' CENTRAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALKERTON.

Commenced business 31st March, 1894.

President—JAMES TOLTON. | *Secretary*—J. J. SCHUMACHER.

Unassessed premium note capital, $105,212.83.

ASSETS.

Actual cash on hand at head office	$103 67	
In Bank of Commerce, Walkerton	800 00	
		$903 67
Amount unpaid of fixed payments of 1899		368 47
" prior years (not extended	$174 58	
" assessments of years prior to 1899 (not extended)	79 49	
Amount of premium notes in force after deducting all payments thereon and assessments levied		105,212 83
" other assets		2 03
Total assets		$106,487 00

LIABILITIES

Amount of resisted loss	$400 00
Total	$400 00

RECEIPTS

Cash on hand as per last statement (not extended)	$3 90	
Cash received for fixed payments of 1899		$2,319 87
" " " prior years		3 12
" for assessments of 1899		5,822 37
" prior years		2 04
" borrowed		4,111 00
" for assessment (lapsed policies)		138 18
Total receipts		$12,396 58

EXPENDITURE.

Expenses of Management:

Amount paid for interest	$171 23
" commission	295 50
" rent and taxes	25 00
" statutory assessment and license fee	44 81
" salaries, directors' and auditors' fees	745 60
" printing, stationery and advertising	105 40
" postage, etc	51 00
" investigation of claims	82 45
" sundries	10 00
Total expenses of management	$1,530 99

Miscellaneous:

Amount paid for losses which occurred prior to 1899	$2 426 00	
" " " in 1899	3 397 40	
		5,823 40
" rebate		31 42
" in repayment of loans		4,111 00
Total expenditure		$11,496 81

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	One year.	Two years.	Three years.	Four years.	Total.
Mutual	$3,250	$17,300	$1,051,534	$2,241,442	$3,313,526

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	2,681	$3 003,057
Policies taken during 1899, new and renewed	1,019	1,066,256
Gross number during 1899	3,700	4,069,313
Less expired and cancelled in 1899	668	755,787
Net risks in force on mutual system, 31st December, 1899	3,032	$3,313 526

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	One year risks.	Two year risks.	Three year risks.	Four year risks.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.
Amount of face of all premium notes held by Company and legally liable to assessment..	119 00	603 00	37,072 00	82,904 00	120,698 00
Amount of all premium notes after deducting all payments thereon and assessments levied	110 72	533 23		63,450 00	105,212 83
Amount of premium notes received during the year 1899.	119 00	204 00	18,702 00	18,048 00	37,073 00

GREY AND BRUCE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HANOVER.

Commenced business 6th July, 1878.

President—JAMES BROCKELBANK *Secretary*—DUNCAN CAMPBELL

Unassessed premium note capital, $31,654.50.

ASSETS.

Amount of cash on hand		$51 27
" unpaid assessments of 1899		228 90
" " " prior years		117 74
" premium notes in force after deducting all payments thereon and assessments levied		31,654 50
Total assets		32,052 41

LIABILITIES.—None.

RECEIPTS.

Cash on hand at 31st December, 1898 (not extended)		None
" received for assessments levied in 1899		2,758 10
" " " " years prior to 1899		78 00
" " interest		1 75
" borrowed		1,900 00
Total receipts		4,737 85

EXPENDITURE.

Expenses of Management:

Amount paid for law costs		$3 00
" commission		336 40
" salaries, directors' and auditors' fees		212 00
" statutory assessment, license fee		21 98
" stationery		26 35
" printing, etc.		54 00
" interest		54 45
" other expenses		12 00
Total expenses of management		$720 18
Amount paid for losses prior to 1899	$ 45 50	
" " during 1899	1,114 85	
		1,160 35
" repayment of loans		2,750 00
Amount due Secretary-Treasurer from 1898		56 05
Total expenditure		4,686 58

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	One year.	Two years.	Three years.	Total.
Mutual	$10,585	$24,658	$1,350,973	$1,386,216

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	1,308	$1,280,911
Policies new and renewed during 1899	480	498,631
Gross number during 1899	1,788	$1,779 542
Less expired and cancelled in 1899	366	393,326
Net risk in force 31st December, 1899	1,422	$1,386,216

Classification of Risks.

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	One year risks.	Two year risks.	Three year risks.	Total.
Amount of face of all premium notes held by Company, and legally liable to assessment..	$198 75	$977 10	$55,655 70	$56,831 55
Amount of all premium notes after deducting all payments thereon and assessments levied	.....	.....	.....	31,654 50
Amount of premium notes received during the year 1899.	.....	.....	.....	20,921 70

OULROSS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TEESWATER.

Commenced business 3rd June, 1872.

President—THOMAS ALLISON. | *Secretary*—DAVID MCINTOSH.

Unassessed premium note capital, $43,070 75

ASSETS

Cash on hand at head office	$ 87 74	
" deposit in Bank of Hamilton, Wingham	3,081 60	
" deposit in Gillis & Co., Teeswater	150 00	
		$3,319 34
Amount unpaid of assessments levied during 1899		290 37
" " " previous years (not extended)	$17 81	
" of premium notes in force, after deducting all payments thereon and assessments levied		43,070 75
" other assets		81 02
Total assets		$46,761 48

LIABILITIES —None.

RECEIPTS.

Cash at head office as per last statement (not extended)	$3,511.19	
Cash received for assessments levied in 1899		$1,513 01
" " " years prior to 1899		283 62
" interest		81 02
Total receipts		$1,877 65

EXPENDITURE.

Expenses of Management:

Amount paid for commission to agents	$71 00
" travelling expenses	10 00
" investigation of claims	17 00
" postage	17 81
" statutory assessment and license	18 59
" salaries, directors' and auditors' fees	179 60
" printing, stationery and advertising	17 25
" rent and taxes	12 00
" caretaker	2 00
" other expenses	156 90
Total expenses of management	$502 15

Miscellaneous Payments:

Cash paid for losses in 1899	1,567 35
Total expenditure	$2,069 50

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	Three years.
Mutual	$1,167,249

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	712	$1 025,482
Policies taken during 1899 new and renewed	325	470 697
Gross number and amount in force any time during 1899	1,037	$1,496 179
Deduct lapsed, expired and cancelled in 1899	245	328,930
Net risks in force 31st December, 1899	792	$1 167,249

Classification of Risks.

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$46,689 92
Amount of all premium notes, after deducting all payments thereon and assessments levied	43,070 75
Amount of premium notes received during the year 1899	18,827 88

GRAND RIVER FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, YORK.

Commenced business 15th April, 1875.

President—ROBERT JOHNSTON. | *Secretary*—F. A. NELLES

Unassessed premium note capital, $30,656.14.

ASSETS.

Cash in Bank of Commerce, Cayuga	$122 35
Amount of assessments of years prior to 1899 still unpaid	14 55
Amount of premium notes in force, after deducting all payments thereon and assessments levied	30,656 14
Total assets	$30 793 04

LIABILITIES.—None.

RECEIPTS.

Cash at head office and in bank as per last statement (not extended) $1,988 78.	
Cash received for assessments levied prior to 1899	$195 91
" interest	50 19
" transfer fees	50
Total receipts	$246 60

EXPENDITURE.

Expenses of Management:

Amount paid for law costs	$2 00
" statutory assessment and license	17 37
" printing	1 50
" salaries, directors' and auditors' fees	234 00
" postage, etc	16 42
" other expenses	9 76
Total expenses of management	$281 05

Miscellaneous Payments:

Amount paid for losses of 1899	1,831 98
Total expenditure	$2,113 03

Currency of Risks.

Amount covered by policies in force at 31st December, 1899.

	Three years.
Mutual	$1,062,604 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	627	$ 933,084 00
Policies taken during 1899, new and renewed	259	386,245 00
Gross number during 1899	886	1,319 329 00
Deduct expired and cancelled in 1899	186	256,725 00
Net risks in force at 31st December, 1899	700	$1,062 604 00

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$ 32,325 60
Amount of all premium notes after deducting all payments thereon and assessments levied	30,656 14
Amount of premium notes received during the year 1899	11,783 25

WALPOLE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, JARVIS.

Commenced business 27th July, 1867.

President—ROBERT MILLER. | *Secretary*—GEORGE MILLER.

Unassessed premium note capital, $41,866.63.

ASSETS.

Cash on hand at head office	$46 07	
" in Bank of Hamilton, Jarvis	3,434 99	
		$3,481 06
" in agents' hands		55 53
Cash unpaid of fixed payments of 1899		95 59
" assessments of 1899		23 58
Amount of premium notes in force, after deducting all payments thereon and assessments levied		41 866 63
Total assets		$45,522 39

LIABILITIES

Amount of supposed loss	$34 00
Total	$34 00

RECEIPTS

Cash at head office and in bank as per last statement (not extended)	$1,605 10	
Cash received at taking of applications		$168 00
" as fixed payments of 1899		2,290 05
" for assessments levied in 1899		242 46
" for interest		46 37
Total receipts		$2.746 88

EXPENDITURE.

Expenses of Management:

Amount paid for rent, taxes	$2 50
" investigation and adjustment of claims	12 00
" statutory assessment and license	20 25
" printing and advertising	27 50
" salaries, directors' and auditors' fees	285 60
" postage, express and telegrams	13 00
" fuel and light	5 00
" travelling expenses	10 00
Total expenses of management	$375 85

Expenses of management brought forward	$375 85
Miscellaneous Payments.	
Cash paid for losses which occurred during 1899	454 31
" rebate	40 76
Total expenditure	$870 92

Currency of Risks.

Amount covered by policies in force 31st December, 1899

	Four years
Mutual	$1,179,146

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	659	$1,150,529
" taken during 1899, new and renewed	173	295 285
Gross number during 1899	832	1,445 814
Deduct expired and cancelled in 1899	155	266 668
Net risks in force 31st December, 1899	677	1,179.146

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Four year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	48,160 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	41,866 63
Amount of premium notes received during the year 1899	12,060 14

ONEIDA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TOWN HALL, ONEIDA.

Commenced business 27th March, 1875.

President—JAMES DOWNEY. | *Secretary*—DAVID KETT.

Unassessed premium note capital, $15,483.20.

ASSETS.

Cash on hand at head office	$225 76
Amount of assessments levied during 1899 unpaid	38 34
" assessments prior to 1899 still unpaid	16 80
" premium notes in force after deducting all payments thereon and assessments levied	15,483 20
Total assets	$15,764 10

LIABILITIES.—None.

RECEIPTS.

Cash at head office as per last statement (not extended)	$175 41	
Cash received at taking of applications		$84 75
" for assessments levied in 1899		504 28
" for assessments levied prior to 1899		7 60
" borrowed		230 00
Total receipts		$836 63

EXPENDITURE

Expenses of Management :

Amount paid for fuel and light	$2 00
" statutory assessment and license fee	11 74
" printing, stationery and advertising	40 00
" salaries, directors' and auditors' fees	112 00
" interest	5 75
" postage	3 75
Total expenses of management	$175 24

Miscellaneous Payments :

Cash paid for losses which occurred during 1899	371 04
" in repayment of loan	230 00
Total expenditure	$776 28

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	Three years
Mutual	$528,955

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	323	$508,495
Policies new and renewed during 1899	122	198,090
Gross number during 1899	445	706,585
Less expired and cancelled in 1899	111	177,630
Net risks in force on mutual system 31st December, 1899	334	$528,955

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$16,074 75
Amount of all premium notes, after deducting all payments thereon and assessment levied	15,483 20
Amount of premium notes received during the year 1899	6,006 54

KENT AND ESSEX FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROMNEY.

Commenced business 27th July, 1888.

President—Robert Wilkie. | *Secretary*—Thos. C. Renwick.

Unassessed premium note capital, $18,697.61.

Assets.

Cash on hand at head office and in bank	$ 181 05
Amount of premium notes in force, after deducting all payments thereon and assessments levied	18,697 61
" unpaid of fixed payments due in 1899	78 29
" unpaid of assessments of 1899	47 38
" of other assets	6 70
Total assets	$19 011 03

Liabilities.—None.

Receipts.

Cash at head office, as per last statement (not extended)	$251.47	
Cash received as fixed payments of 1899		$1,406 17
" " " prior years		82 83
" from assessments of 1899		627 61
" " prior years		19 76
" borrowed money		600 00
" for interest		6 70
" from other sources		6 77
Total receipts		$2 749 84

Expenditure.

Expenses of Management:

Cash paid for commission	$ 13 50
" interest	9 00
" rent and taxes	15 00
" travelling expenses	59 00
" investigation of claims	8 00
" salaries, directors' and auditors' fees	237 50
" postage, etc	20 00
" statutory assessment and license fee	13 58
" printing, stationery and advertising	12 50
" other expenses of management	6 00
Total expenses of management	$ 394 08

Miscellaneous Payments:

Cash paid for losses during 1899	1,800 00
" in repayment of loan	600 00
" for rebate	26 18
Total expenditure	$2,820 26

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	One year or less.	Two year risks.	Three year risks.	Total
Mutual	$8,050.00	$9 680.00	$671,031.00	$683,671.00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	559	$645,382 00
Policies new and renewed during 1899	211	221,659 00
Gross number during 1899	770	$867,041 00
Less expired and cancelled in 1899	173	183,730 00
Net risks in force on mutual system 31st December, 1899	597	$683,311 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	One year risks.	Two year risks.	Three year risks.	Total.
Amount of face of all premium notes held by Company, and legally liable to assessment.	$37 61	$249 00	$23,864 73	$24,151 34
Amount of all premium notes, after deducting all payments thereon and assessments levied	29 10	193 25	18,475 26	18,697 61
Amount of premium notes received during the year 1899.	37 61	133 00	7,538 41	7,709 02

HOWARD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RIDGETOWN.

Commenced business 4th April, 1892.

President—HENRY BULLER. | *Secretary*—E D. MITTON.

Unassessed premium note capital, $49,908.38.

ASSETS.

Township of Howard debentures	$ 625 00
Cash in Traders' Bank, Ridgetown	3,909 41
Amount of fixed payments of 1899 still unpaid	154 51
" premium notes in force after deducting all payments thereon and assessments levied	49,908 38
Total assets	$ 54 597 30

LIABILITIES.—None.

RECEIPTS.

Cash on hand as per last statement (not extended)	$ 1,648 38	
Cash received as fixed payments of 1899		$ 3,811 52
" interest		47 92
" for debentures		463 52
" carpenters' risks		1 15
Total receipts		$ 4.324 11

EXPENDITURE.

Cash paid for salaries and directors' fees	$ 472 50
" statutory assessment and license fee	27 77
" printing, stationery and advertising	76 30
" postage, telegrams and express	55 55
" investigation of claims	33 00
" travelling expenses	29 00
Total expenses of management	$694 12

Miscellaneous Payments:

Cash paid for losses which occurred prior to 1899	$ 460 00	
" " " during 1899	794 07	
		1,254 07
" refund on cancelled policies		86 19
" all other purposes		28 70
Total expenditure		$ 2.063 08

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1899.

	Three years.
Mutual	$ 1,909,760

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	1,275	$ 1,717,765
" new and renewed during 1899	529	694,460
Gross number during 1899	1,804	$ 2,412 225
Less expired and cancelled in 1899	388	502,465
Net risks in force 31st December, 1899	1,416	$ 1,909,760

Classification of Risks.

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Three year risks.
Amount of face of premium notes held by Company, and legally liable to assessment	$ 57 292 80
Amount of all premium notes, after deducting all payments thereon and assessments levied	49,908 38
Amount of premium notes received during the year 1899	20,833 80

VICTORIA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HAMILTON.

Commenced business November, 1863.

President—GEO. H. MILLS | *Secretary*—W. R. STUART

Unassessed premium note capital, $48,105 37.

ASSETS.

Amount unpaid of fixed payments of 1899		$665 39
" of short date notes or due bills less than one year overdue		553 14
" of premium notes in force, after deducting all payments thereon and assessments levied		48,105 37
" other assets		73 95
" office furniture and safe (not extended)	$317 44	
Total assets		$49,397 85

LIABILITIES.

Amount of borrowed money	$7,883 00
Total liabilities	$7,883 00

RECEIPTS.

Cash at head office as per last statement (not extended)	None
" received as membership fees, not being part payment of premium notes	$100 39
" " for fixed payments of 1899	4,211 85
" " bills receivable (first payments)	2,102 73
" " carpenter's risks and transfer fees	10 31
" " deposit for future assessment	10 95
" " borrowed money	655 00
" " additional premiums	21 10
Total receipts	$7,112 33

EXPENDITURE.

Expenses of Management:

Amount paid for interest	$374 77
" commission	575 49
" investigation and adjustment of claims	69 30
" printing, stationery and advertising	87 50
" rent and taxes	383 40
" salaries, directors' and auditors' fees	2,410 93
" postage, telegrams and express	43 15
" fuel and light	40 90
" statutory assessment and license fee	23 13
" other expenses	139 75
Total expenses of management	$4,148 32

Miscellaneous Payments :

Cash paid for losses which occurred during 1899	$5,166 69
" furniture	31 85
" rebate	69 78
" deposited in court	371 09
" other expenditure	233 28
Total expenditure	$10,021 01

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1899.

	Three years.
Mutual	$1,323,017

MOVEMENT IN RISKS :

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	1,092	$1,367 562
" new and renewed during 1899	425	472,315
Gross number during 1899	1 517	$1,839 877
Less expired and cancelled in 1899	447	516,860
Net risks in force on mutual system 31st December, 1899	1.070	$1 323,017

CLASSIFICATION OF RISKS :

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1899.

	Three years.
Amount of face of all premium notes held by the Company, and legally liable to assessment	$60,056 60
Amount of all premium notes, after deducting all payments thereon and assessments levied	48,105 37
Amount of premium notes received during the year 1899	20,597 27

WEST BRUCE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KINCARDINE

Commenced business 3rd July, 1885.

President—ALEXANDER CAMPBELL. | *Secretary*—J. H. FLEMING

Unassessed premium note capital, $14,070.55.

ASSETS.

Cash in treasurer's hands		$21 96
Amount of premium notes in force, after deducting all payments thereon and assessments levied		14,070 55
" unpaid of assessments levied during 1899		158 07
" " " in prior years (not extended) $758.41		
Total assets		$14 250 58

LIABILITIES.

Amount of borrowed money	$600 00
Total liabilities	$600 00

RECEIPTS.

Cash at head office, as per last statement (not extended)	$12 26	
" received for assessments levied during 1899		$890 95
" " " " before 1899		184 05
" " borrowed money		25 00
Total receipts		$1 100 00

EXPENDITURE.

Expenses of Management:

Amount paid for law costs	$8 52
" commission	124 50
" investigation of claims	1 50
" postage, etc	16 50
" statutory assessment and license	10 28
" printing, stationery and advertising	18 00
" interest	64 80
" salaries, directors' and auditors' fees	276 40
" rent and taxes	23 50
Total expenses of management	$544 00

Amount paid for losses which occurred prior to 1899	$13 33	
" " " during 1899	267 33	
		280 66
" in repayment of loan		236 00
" rebate		29 64
Total expenditure		$1 090 30

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	Four years.
Mutual	$399,295

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	490	$438,460
" new and renewed during 1899	113	85,910
Gross number during 1899	603	$524,370
Less expired and cancelled in 1899	132	125,075
Net risks in force 31st December, 1899	471	$399,295

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Four years.
Amount of face of all premium notes held by Company, and legally liable to assessment	$15,771 65
Amonnt of all preminm notes, after deducting all payments thereon and assessments levied	14,070 55
Amount of premium notes received dnring the year 1899	3,436 40

BERTIE AND WILLOUGHBY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RIDGEWAY.

Commenced business 6th February, 1880.

President—R McCREDIE. | *Secretary*—H. N. HIBBARD

Unassessed preminm note capital, $49,469.18.

ASSETS.

Actual cash on hand at head office	$ 208 58	
" in bank	2,243 19	
		$2,451 77
Amount unpaid of fixed payments of 1899		194 25
" of premium notes in force, after deducting all payments thereon and assessments levied		49,469 18
Total assets		$52 115 20

LIABILITIES.—None.

RECEIPTS.

Cash at head office as per last statement (not extended)	$493 72	
Cash received as fixed payments of 1899		$3,727 89
" " " prio years		13 18
" for interest		23 50
" for workmen's risk		7 60
Total receipts		$3 772 17

EXPENDITURE.

Expenses of Management:

Amount paid for statutory assessment and license	$ 27 62
" printing, stationery and advertising	37 87
" salaries, directors' and auditors' fees	595 60
" postage, telegrams and express	19 92
" travelling expenses	7 30
" investigation of claims	14 40
" other expenses	2 00
Total expenses of management	$704 71

Miscellaneous Payments:

Cash paid for losses during 1899	1,088 60
" rebate	20 81
Total expenditure	$1,814 12

Currency of Risks

Amount covered by policies in force 31st December, 1899.

	Three years.
Mutual	$1,857,901

Movement in Risks

Mutual System.

	Number.	Amount.
Policies in force 31st December 1898	1,307	$1,705.911
" new and renewed in 1899	476	602.170
Gross number during 1899	1,783	$2,308 081
Less expired and cancelled during 1899	370	450,180
Net risks in force on mutual system 31st December, 1899	1,413	$1,857,901

Classification of Risks:

Farm and non-hazardous.

Premium Notes and Undertakings

On policies in force 31st December, 1899.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$56,943 66
Amount of all premium notes, after deducting all payments thereon and assessments levied	49.469 18
Amount of premium notes received during the year 1899	18,386 57

THE YARMOUTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW SARUM.

Commenced business 17th October, 1881.

President—W. G. Sanders. | *Secretary*—Wm. H. Elliott.

Unassessed premium note capital, $27,357.67.

Assets.

Actual cash on hand at head office	$ 12.12	
Cash on deposit to the Company's credit, but not drawn against, in Southern Loan and Savings Company, St. Thomas	1,207.94	
		$ 1,220 06
Amount unpaid of assessments levied during 1899		105 45
" of premium notes in force, after deducting all payments thereon and assessments levied		27,357 67
Total assets		$28,683 18

Liabilities.—None.

Receipts.

Cash on hand as per last statement (not extended)	$532.44	
" received as fixed payments of 1899		$ 1,237 31
" " for assessments, 1899		1,756 66
" " interest		18 17
" " transfer fees and engine licenses		35 00
Total receipts		$3,047 14

Expenditure.

Expenses of Management:

Amount paid for statutory assessment and license	$ 17 85
" printing and stationery	14 00
" salaries, directors' and auditors' fees	276 00
" fuel, light and rent	6 00
" investigation of claims	22 50
" postage	4 76
" other expenses	10
Total expenses of management	$341 21

Miscellaneous Payments:

Cash paid for losses which occurred during 1899	2,003 10
" rebate	15 22
Total expenditure	$2,359 53

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	One year and over but under two years.	Two years and over but under three years.	Three years.	Total.
Mutual	$5,420	$6,145	$1,047,110	$1,058,675

Movement in Risks:

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	662	$ 969,228
Policies new and renewed during 1899	331	499,878
Gross number and amount during 1899	993	$1,469,106
Less expired and cancelled in 1899	274	410,431
Net risks in force 31st December, 1899	719	$1,058,675

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	One year and over but under two year risks.	Two years and over but under three year risks.	Three years.	Total.
Amount of face of all premium notes held by the Company and legally liable to assessment	$ c. 71.55	$ c. 176.73	$ c. 31,304.68	$ c. 31,552.96
Amount of all premium notes after deducting all payments thereon and assessments levied	62 90	151 37	27,143.40	27,357.67
Amount of premium notes received during the year 1899	66 30	39.00	14,789 87	14,895.17

HAY TOWNSHIP FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ZURICH.

Commenced business 3rd February, 1875.

President—JOHN SHERRITT. *Secretary*—HENRY EILBER, M P.P.

Unassessed premium note capital, $116,275.51.

ASSETS.

Cash on deposit in Molson's Bank Exeter		$ 4,886 26
Amount unpaid of assessments levied prior to 1899 (not extended)	$65 73	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		116,275 51
Total assets		$121 161 77

LIABILITIES.—None.

RECEIPTS.

Cash at head office as per last statement (not extended)	$6,101 64	
Cash received as fixed payments of 1899		$ 596 11
" for assessments levied prior to 1899		97 65
" interest		123 60
" salvage		1 00
Total receipts		$791 36

EXPENDITURE.

Expenses of Management:		
Amount paid for statutory assessment and license fee		$ 42 89
" printing, stationery and advertising		141 75
" salaries, directors' and auditors' fees		320 60
" travelling expenses		6 15
" postage, telegrams and express		58 15
" investigation and adjustment of claims		23 25
" other expenses		4 00
Total expenses of management		$596 79
Miscellaneous Payments:		
Cash paid for losses which occurred during 1899		1,402 77
" rebate		7 18
Total expenditure		$2 006 74

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	Four years.
Mutual	$2,966,065

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	1,751	$2,858 445
Policies taken during 1899	578	978 940
Gross number during 1899	2,329	$3,837,385
Deduct cancelled in 1899	542	871 320
Net risks in force 31st December, 1899	1787	$2,966 065

Classification of Risks.

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$121,984 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	116,275 51
Amount of premium notes received during the year 1899	40,075 00

NORFORK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SIMCOE.

Commenced business 30th January, 1882.

President—G. H. CRYSLER. | *Secretary*—T. A. MOORE.

Unassessed premium note capital, $49,433.22.

ASSETS.

Cash in Molson's Bank, Simcoe	$499 12	
" treasurer's hands	103 18	
		$602 30
Amount of premium notes in force, after deducting all payments thereon and assessments levied		49,433 22
Amount unpaid of fixed payments of 1899		503 66
" " " prior years (not extended)	$988 93	
" short date notes (not extended)	308 01	
" office furniture "	132 50	
Total assets		$50,539 18

LIABILITIES.

Amount of adjusted losses	$330 25
" money borrowed	4,400 00
" salaries and directors' fees, etc	354 04
Total liabilities	$50,084 29

RECEIPTS.

Amount of cash on hand 31st December, 1898 (not extended)	$209 17	
Cash received as fixed payments of 1899		$ 3,857 74
" " " prior years		160 65
" transfer fees, etc		106 98
" borrowed		7,797 10
Total receipts		$11 922 47

EXPENDITURE.

Expenses of Management:

Amount paid for agents' salary	$ 1,084 51
" printing, stationery and advertising	33 00
" statutory assessment and license	23 34
" salaries and auditors' fees	414 85
" postage, telegrams and express	21 00
" interest	24 45
" law costs	7 00
" other expenses	50
Expenses of management (*Carried forward*)	$1,608 65

Expenses of management (*brought forward*)		$1,608 65
Miscellaneous Payments:		
Cash paid for losses which occurred during 1899	$2,456 95	
" " " prior to 1899	200 00	
		2,656 95
" rebate		41 74
" in repayment of loans		7,200 00
" other expenditure		22 00
Total expenditure		$11.529 34

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1899

	Four years.
Mutual	$1,508,407 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	1,512	$1,375,696 00
Policies new and renewed during 1899	408	425,172 00
Gross number during 1899	1,920	1,800,868 00
Less expired and cancelled in 1899	313	292,461 00
Net risks in force on mutual system 31st December, 1899	1.607	$1 508 407 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1899.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$71,496 42
Amount of all premium notes, after deducting all payments made thereon and assessments levied	49,433 22
Amount of premium notes received during the year 1899	16,972 54

THE WESTMINSTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 14, CON. 4, WESTMINSTER.

Commenced business 11th December, 1857.

President—JOHN THORNECROFT. | *Secretary*—JAMES ELLIOTT.

Unassessed premium note capital, $40,417.33.

ASSETS.

Cash value of debentures		$10,000 00
Cash on hand at head office	$25 67	
Cash on deposit to the Company's credit, not drawn against, in the Canadian Savings and Loan Company, London	4,399 86	
London Loan and Savings Company, London	1 087 80	
Huron and Erie " "	1,010 50	
		6,523 83
Amount of premium notes in force after deducting all payments thereon and assessments levied		40,417 33
Total assets		$56,941 16

LIABILITIES —None.

RECEIPTS

Cash at head office and on deposit as per last statement (not extended)	$14 965 61	
Cash received as taking application		$129 53
" for fixed payments of 1899		2,785 12
" interest		575 32
" engine licenses		20 00
" other sources		3 00
Total receipts		$3,512 97

EXPENDITURE.

Expenses of Management:

Amount paid for agents' fees	$107 00
" investigation and adjustment of claims	22 50
" statutory assessment and license	23 53
" salaries, directors' and auditors' fees	288 50
Total expenses of management	$441 53

Miscellaneous Payments:

Cash paid for losses which occurred during 1899	1,379 32
" rebate	23 16
" sundries	110 74
Total expenditure	$1,954 75

Currency of Risks

Amount covered by policies in force 31st December, 1899.

	Three years.
Mutual	$1,421,630

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	941	$1,456 800
Policies new and renewed during 1899	300	410,705
Gross number during 1899	1,241	$1,867,505
Deduct expired or cancelled in 1899	320	445 875
Net risks in force 31st December, 1899	921	$1,421 630

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Three year risks.
Amount of face of all premium notes legally liable to assessment	$42,648 90
Amount of all premium notes, after deducting all payments thereon, and assessments levied	40,417 33
Amount of premium notes received during the year 1899	12,321 15

CANADIAN MILLERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HAMILTON.

Commenced business 20th September, 1878.

President—WILLIAM SNIDER. | *Secretary*—SENECA JONES

Unassessed premium note capital, $48,868.30.

ASSETS.

Cash value of mortgages		$51,900 00
" debentures		1,000 00
Actual cash on hand at head office	$ 41 00	
Cash on deposit to the Company's credit, not drawn against, in Bank of Hamilton, at Hamilton	12,599 65	
		12,640 65
Amount unpaid of premium notes in force, after deducting all payments thereon and assessments levied	$49,978 30	
Less residue of premium notes given by Company for re-insurance	1,110 00	
		48,868 30
Amount unpaid of fixed payments of 1899		305 30
" accrued interest		1,144 10
Total assets		$115,858 35

LIABILITIES —None.

RECEIPTS.

Cash at head office and in bank as per last statement (not extended)	$12,149.20	
Cash received as fixed payments of 1899		$16,065 59
" due in prior years		57 60
" interest		2,613 60
" fees, etc		42 40
" from investments (not extended)	$1,100.00	
Total receipts		$18,779 19

EXPENDITURE.

Expenses of Management:		
Amount paid for statutory assessment		$ 13 38
" printing, stationery and advertising		57 15
" salaries, directors' and auditors' fees		2,358 87
" postage, telegrams and express		47 80
" travelling expenses		306 77
" rent		200 00
" law costs		5 50
" other expenses		61 81
Total expenses of management		$3,051 28
Miscellaneous Payments:		
Cash paid for losses which occurred during 1899		6,280 00
" rebate		17 16
" re-insurance		397 25
" dividends to policy holders		1,442 05
" for investments (not extended)	$8,200.00	
Total expenditure		$11 187 74

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	Three years.
Mutual	$644,265
Re-insurance :	
Mutual	15,900
Net risks in force at 31st December, 1899	$628,365

Movement in Risks

Mutual System

	Number.	Amount.
Policies in force 31st December, 1898	255	$632,600
Policies new and renewed during 1899	98	254,765
Gross numbsr during 1899	353	$887,365
Less expired and cancelled in 1899	86	243 100
Net risks in force on mutual system 31st December, 1899	267	$644 265

Classification of Risks :

Manufacturing.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$81,600 25
Amount of all premium notes, after deducting all payments thereon and assessments levied	49,978 30
Amount of premium notes received during the year 1899	33,176 00
Residue of premium notes given for re-insurance	1,110 00

LONDON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ARVA.

Commenced business 27th May, 1882.

President—EDWARD ROBERTS. | *Secretary*—EDWARD DANN, Bryanston, Ont.

Unassessed premium note capital, $38,321.38.

ASSETS.

Actual cash on hand at head office	$ 83 54	
Cash in Canadian Savings and Loan Company, London	106 04	
" Agricultural Savings and Loan Company, London	3,022 21	
		$3,211 79
Amount unpaid of fixed payments of 1899		162 69
" of premium notes in force after deducting all payments thereon and assessments levied		38 321 38
Total assets		$41 695 86

LIABILITIES

Amount of agents' fees, etc	$3 70
Total liabilities	$3 70

RECEIPTS.

Cash on hand at head office (not extended)	$2,676 15	
Cash received for fixed payments of 1899		$3,063 60
" " " prior years		65 40
" interest		116 67
Total		$3,245 67

EXPENDITURE.

Expenses of Management:

Amount paid for commission to agents		$195 50
" statutory assessment and license		23 95
" printing		28 53
" salaries, directors' and auditors' fees		349 50
" postage		17 11
" investigation of claims		15 00
Total expenses of management		$629 59

Miscellaneous Payments:

Cash paid for losses of prior to 1899	$ 42 00	
" during 1899	1,992 22	
		2,034 22
" rebate		46 22
Total expenditure		$2,710 03

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	Three years.
Mutual	$1,510,612

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	1,037	$1,429,381
Policies new and renewed during 1899	398	571,919
Gross number and amount during 1899	1,435	$2,001,300
Less expired and cancelled in 1899	342	490,688
Net risks in force 31st December, 1899	1,093	$1,510,612

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$45,565 39
Amount of all premium notes, after deducting all payments thereon and assessments levied	38,321 38
Amount of premium notes received during the year 1899	17,240 22

THE LAMBTON FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATFORD.

Commenced business, 5th November, 1875.

President—ARCH. MCINTYRE. | *Secretary*—W. G. WILLOUGHBY

Unassessed premium note capital, $77,469.54.

ASSETS.

Cash on hand, head office	$ 234 88	
Cash in Industrial Mortgage and Saving Co., Sarnia	481 82	
" Merchants Bank, Watford	2,017 03	
		$ 2,733 73
Amount of short date notes, or due bills, less than one year overdue		1,120 14
Amount of premium notes in force after deducting all payments thereon and assessments levied		77,469 54
Total assets		$ 81,323 41

LIABILITIES.—None.

RECEIPTS.

Cash on hand as per last statement (not extended)	$1,471 29	
Cash received as fixed payments of 1899		$ 10,941 71
" for assessments levied prior to 1899		4 50
" for interest		28 56
Total receipts		$ 10,974 77

EXPENDITURE.

Expenses of Management.

Amount paid for travelling expenses	$ 9 60
" commission to agents	954 00
" statutory assessment	52 85
" printing, stationery and advertising	189 38
" salaries, directors' and auditors' fees	614 70
" postage and telegrams	73 47
" rent	5 00
" investigation and adjustment of claims	87 10
" other expenses	11 70
Total expenses of management	$ 1 997 80

Miscellaneous Payments:

Cash paid for losses in 1899	7 390 03
" rebate	324 50
Total expenditure	$ 9,712 33

Currency of Risks.

Amount covered by policies in force 31st December 1899

	Three years.
Mutual	$ 3,529 002

Movement in Risks.

Mutual System.

	Number.	Amount
Policies in force 31st December, 1898	3,032	$ 3,609,724
" new and renewed during 1899	1,273	1,506,118
Gross number and amount during 1899	4,305	5,115,842
Less expired and cancelled in 1899	1 299	1,586,840
Net risks in force on mutual system 31st December, 1899	3,006	$ 3,529,002

Classification of Risks.

Farm and non hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 105,863 74
Amount of all premium notes, after deducting all payments thereon and assessments levied	77,469 54
Amount of premium notes received during the year 1899	45,117 38

NORTH AND SOUTH DORCHESTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HARRIETSVILLE.

Commenced business 8th January, 1869.

President—S. CHARLTON. *Secretary*—D. D. YORK.

Unassessed premium note capital, $59,323.17.

ASSETS.

Cash on hand at head office	$ 263 65	
" deposit, Bank of Toronto, London	4 239 53	
" deposit in Traders' Bank, Aylmer	4,817 16	
		$9,320 34
Amount of short date notes		321 77
" premium notes in force, after deducting all payments thereon and assessments levied		59,323 17
Total assets		$68 965 28

LIABILITIES.—None

RECEIPTS.

Cash on hand as per last statement (not extended)	$5,873 94	
Cash received as fixed payment of 1899		$2,969 20
" assessments levied in 1899		1,799 79
" interest		245 95
Total receipts		$5 014 94

EXPENDITURE

Expenses of Management:

Amount paid for law costs	$ 5 00
" commission to agents	57 50
" travelling expenses	8 35
" printing and stationery	62 75
" statutory assessment and license	32 61
" rent	5 00
" salaries and auditors' fees	298 75
" postage	35 00
" other expenses	3 00
Total expenses of management	$507 96

Miscellaneous Payments:

Cash paid for losses which occurred during 1899	991 16
" rebate	68 42
Total expenditure	$1 567 54

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	Three Years.
Mutual	$2,245,450

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	1,393	$2 082 628
" taken during 1899	585	905 115
Gross number during 1899	1 978	2,987,743
Deduct cancelled in 1899	488	742,293
Net risks in force 31st December, 1899	1,490	$2,245,450

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to a sessment	$67,363 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	39 323 17
Amount of premium notes received during the year 1899	26,625 45

LOBO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLDSTREAM.

Commenced business 11th August, 1882.

President—Wm. H. Caverhill. | *Secretary*—Jacob Marsh.

Unassessed premium note capital, $18,647.51.

Assets.

Cash on hand	$1,935 78
Amount unpaid of fixed payments of 1899	73 70
Amount of premium notes in force, after deducting all payments thereon and assessments levied	18,647 51
Total assets	$20,656 99

Liabilities.—None.

Receipts.

Cash at head office, as per last statement (not extended)	$1,329 99	
Cash received as fixed payments of 1899		$1,325 78
" of prior years		69 85
" as interest		30 35
" extra premiums, etc		1 63
Total receipts		$1,427 61

Expenditure.

Expenses of Management:

Amount paid for statutory assessment and license fee	$13 56
" postage, etc	35 64
" salaries and directors' fees	139 00
" agents' commission	81 50
" investigation and adjustment of claims	10 50
" other expenses	85
Total expenses of management	$281 05

Miscellaneous Payments:

Cash paid for losses which occurred during 1899	526 65
" rebate	14 12
Total expenditure	$821 82

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	Three years.
Mutual	$676,951

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	451	$645,634
" new and renewed during 1899	157	211,912
Gross number during 1899	608	$857,546
Less expired and cancelled in 1899	128	180,595
Net risks in force on mutual system 31st December, 1899	480	$676 951

Classification of Risks :

Farm and non hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	$27,078 44
Amount of all premium notes, after deducting all payments thereon and assessments levied	18,647 51
Amount of premium notes received during the year 1899	8,476 48

DUNWICH FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALLACETOWN.

Commenced business, September, 1880.

President—P. J. McCallum. | *Secretary*—W. A. Galbraith.

Unassessed premium note capital, $34,897.44.

Assets.

Cash on hand at head office	$132.48	
" Traders' Bank, Dutton, Ont	292 80	
		$425 28
Amount of fixed payments of 1899		272 10
Amount of unassessed premium note capital		34,897 44
Office safe (not extended)	$110	
Total assets		$35 594 82

Liabilities.—None.

Receipts.

Cash on hand at 31st December, 1898 (not extended)	$50.78	
Amount of cash received for fixed payments of 1899		$2,656 85
" " " interest		0 25
" borrowed		450 00
Total receipts		$3.107 10

Expenditure.

Expenses of Management:

Amount paid for interest		$16 95
" postage, etc		34 00
" statutory assessment and license		21 94
" printing, stationery and advertising		45 50
" salaries, directors' and auditors' fees		184 00
" rent and taxes		6 00
" investigation of claims		2 00
" other expenses		2 25
Total expenses of management		$312 64

Miscellaneous Payments:

Cash paid for losses which occurred prior to 1899	$517.15	
" " " " during 1899	974 35	
		1,491 50
" rebate		28 46
" in repayment of loans		900 00
Total expenditure		$2 732 60

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	Three years.
Mutual	$1,354,245

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	1 042	$1 277,945
Policies new and renewed during 1899	420	509,600
Gross number during 1899	1,462	1,787 545
Deduct expired and cancelled in 1899	367	433 300
Net risk in force 31st December, 1899	1,095	$1 354 245

Classification of Risks.

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$40,627.35
Amount of all premium notes, after deducting all payments thereon and assessments levied	34,897.44
Amount of premium notes received during the year 1899	15,288 00

THE SOUTHWOLD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHEDDEN.

Commenced business 9th September, 1878.

President—DONALD TURNER. | *Secretary*—GERVASE E. STAFFORD.

Unassessed premium note capital, $36,986.66.

ASSETS.

Cash on hand at head office	$19 16	
" deposit to Company's credit at Imperial Bank, St. Thomas	2,342.66	
		$2,361 82
Amount unpaid of assessments levied during 1899		568 98
Amount of premium notes in force, after deducting all payments thereon and assessments levied		36,986 66
Total assets		$39,917 46

LIABILITIES.—None.

RECEIPTS.

Cash at head office, as per last statement (not extended)	$1,287.32	
Cash received for assessments levied in 1899		$1,555 75
" " prior to 1899		467 13
" interest		15 60
Total receipts		$2 038 48

EXPENDITURE.

Expenses of Management:

Amount paid for statutory assessment and licenses	$18 55
" printing and stationery	34 50
" salaries, directors' and auditors' fees	216 50
" postage, etc	6 93
" travelling expenses	10 00
" rent	8 00
Total expenses of management	$294 48

Miscellaneous Payments:

Cash paid for losses which occurred during 1899	666 90
" rebate	2 60
Total expenditure	$963 98

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	Four years.
Mutual	$1,070,390

Movement in Risks

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	652	$1,022,490
Policies taken during 1899	217	310,405
Gross number during 1899	869	$1,332,895
Less expired and cancelled in 1899	179	262,505
Net risks in force on mutual system 31st December, 1899	690	$1,070,390

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$42,815 60
Amount of all premium notes, after deducting all payments thereon and assessments levied	36,986 66
Amount of premium notes received during the year 1899	12,416 20

TOWNSEND FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERFORD.

Commenced business 10th April, 1879.

President—OSCAR MCMICHAEL. | *Secretary*—S. CUNNINGHAM.

Unassessed premium note capital, $34,474 46.

ASSETS.

Actual cash on hand at head office	$287 84
Amount of premium notes in force, after deducting all payments thereon and assessments levied	34,474 46
Amount of fixed payments of 1899 still unpaid	21 56
" assessments " "	4 50
Total assets	$34 788 36

LIABILITIES.

Borrowed money	$1.300 00
Total	1,300 00

RECEIPTS.

Cash at head office, as per last statement	$811 33	
" received at taking of application		$340 00
" " as fixed payments of 1899		2,036 80
" " " " prior years		13 32
" " assessments leased in 1899		1,917 43
" borrowed		1,800 00
" as extra premiums		3 17
Total receipts		$6,110 72

EXPENDITURE.

Expenses of Management:

Amount paid for interest		$108 85
" agents' salary		210 06
" statutory assessment		21 28
" investigation of claims		11 10
" printing		42 75
" salaries, directors' and auditors' fees		293 80
" postage and stationery		31 10
" other expenses		4 61
Expenses of management		$723 55

Miscellaneous Payments:

Amount paid for losses which occurred prior to 1899	$1,100 00	
" " " during 1899	2,763 30	
		3,863 30
" rebate		47 36
" in repayment of loans		2 000 00
Total expenditure		$6,634 21

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	Three years.
Mutual	$1,270,510

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	779	$1,228 540
" taken during 1899	272	411,065
Total number and amount in force 31st December, 1899	1,015	1,639 605
Deduct expired and cancelled in 1899	251	369,095
Net risks in force at 31st December, 1899	800	$1 270 510

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$39,958 38
Amount of all premium notes after deducting all payments thereon and assessments levied	34 474 46
Amount of premium notes received during 1899	12,755 78

ERIE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SELKIRK.

Commenced business 2nd September, 1871.

President—NICHOLAS REICHELD. | *Secretary*—EDWIN HOOVER.

Unassessed premium note capital, $25,418.53.

ASSETS.

Cash in Bank of Commerce, Cayuga, Ont		$ 456 49
Amount of premium notes in force, after deducting all payments thereon and assessments levied		25,418 53
Amount unpaid of assessments of 1899		225 50
		$26,100 52

LIABILITIES —None.

RECEIPTS.

Cash as per last statement (not extended)	$44 00	
" received at taking of applications		$ 186 50
" " as fixed payments of 1899		345 90
" borrowed		500 00
" assessments levied in 1899		4,139 09
Total receipts		$5,171 49

EXPENDITURE.

Expenses of Management:		
Amount paid for interest		$ 22 54
" fuel		2 00
" statutory assessment and license		18 93
" printing, stationery and advertising		21 30
" salaries of directors' and auditors' fees		288 60
" postage, telegrams and express		9 19
" travelling expenses		3 00
Total expenses of management		$ 365 56
Miscellaneous Payments:		
Amount paid for losses which occurred in 1899		3,889 92
" rebate		3 52
" in repayment of loan		500 00
Total expenditure		$4 759 00

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	Four years.
Mutual	$1,032,580

Movement in Risks:

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	758	$1,010,035
Policies new and renewed during 1899	286	430,140
Grosa number during 1899	1,044	$1,440,175
Less expired and cancelled in 1899	307	407 595
Net risks in force on mutual aystem 31st December, 1899	737	$1 032,580

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$ 41,571 60
Amount of all premium notes, after deducting all payments thereon and assessments levied	25,418 53
Amount of premium notes received during the year 1899	17,357 60

AYR FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, AYR.

Commenced business 13th December, 1893.

President—ROBERT MCCROW. | *Secretary*—JOSEPH WRIGLEY.

Unassessed premium note capital, $77,799.38.

ASSETS.

Cash in Bank of Commerce, Ayr	$80 98
Amount unpaid of assessments of 1899	21 68
" " prior years	5 06
" " policy fees of 1898-9	9 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied	77,799 38
Total assets	$77 916 10

LIABILITIES.—None.

RECEIPTS.

Cash on hand December 31st, 1898 (not extended)	$618 62	
Cash received for fees		$363 00
" assessments of 1899		2,333 15
" " prior years		15 84
" interest		9 52
Total receipts		$2 721 51

EXPENDITURE.

Expenses of Management:	
Amount paid for statutory assessment and license	$25 20
" rent	2 00
" salaries, directors' and auditors' fees	429 25
" printing, stationery, etc	15 05
" postage, etc	19 00
" travelling expenses	10 00
" fee Underwriters' Association	2 50
Total expenses of management	$503 00
Miscellaneous:	
Amount paid for losses which occurred during 1899	$2,756 15
Total expenditure	$3,259 15

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1899.

	Three years.
Mutual	$1,834 675

MOVEMENT IN RISKS.

	Number.	Amount.
Policies in force 31st December, 1898	584	$1,523,535
Policies taken during 1899	407	1,132,650
Gross number and amount in force 31st December, 1899	991	$2,656,185
Less expired and cancelled in 1899	300	821,510
Net risks in force 31st December, 1899	691	$1,834,675

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On policies in force 31st December, 1899.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	$79 968 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	77,799 38
Amount of all premium notes received during the year 1899	49,215 00

DEREHAM AND WEST OXFORD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT ELGIN.

Commenced business 18th May 1887

President—W. NANCEKIVELL. | *Secretary*—T. R. MAYBERRY.

Unassessed premium note capital, $43,467.41.

ASSETS

Cash at head office	$146 36	
" in Traders' Bank, Ingersoll	261 21	
		$ 407 57
Amount unpaid of fixed assessments of 1899		137 51
" of premium notes in force after deducting all payments thereon and assessments levied		43,467 41
Total assets		$44 012 49

LIABILITIES —None.

RECEIPTS.

Cash on hand as per last statement (not extended)	$3,499 56	
Cash received as fixed payments of 1899		$2,284 80
" " prior years		9 23
" for interest		22 64
" extra premiums		15 80
Total receipts		$2 332 47

EXPENDITURE.

Expenses of Management.

Amount paid for commission	$ 2 13
" travelling expenses	10 50
" investigation and adjustment of claims	20 00
" statutory assessment and license	20 76
" salaries, directors' and auditors' fees	302 00
" printing, stationery and advertising	59 05
" rent and taxes	2 50
" postage, etc	33 00
" other expenses	2 50
Total expenses of management	$452 44

Miscellaneous Payments:

Cash paid for losses during 1899	4,924 80
" rebate	47 22
Total expenditure	$5,424 46

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	Three years
Mutual	$1,358,621

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	692	$1,188,806
Policies new and renewed during 1899	322	548,585
Gross number during 1899	1,014	$1,737,391
Less expired and cancelled in 1899	215	378,770
Net risks in force on mutual system 31st December, 1899	799	$1,358,621

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$48,138 57
Amount of all premium notes after deducting all payments thereon and assessments levied	43,467 41
Amount of premium notes taken during the year 1899	19,471 88

SALTFLEET AND BINBROOK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ELFRIDA.

Commenced business 30th July, 1800.

President—A. D. Lee. | *Secretary*—George Spera.

Unassessed premium note capital, $61,307.69.

Assets.

Actual cash in Traders' Bank, Hamilton		$ 4,794 67
Amount unpaid of assessments levied during 1899		216 20
" " " prior to 1899		43 94
Amount of premium notes in force, after deducting all payments thereon and assessments levied		61,307 69
Total assets		$ 66,362 50

Liabilities.—None.

Receipts.

Cash at head office (not extended)	$ 3,610 14	
Cash received for assessments which were levied in 1899		$ 1,996 66
" " " before 1899		178 86
" interest		101 69
" transfer fees and rent		11 00
Total receipts		$ 2,288 21

Expenditure.

Expenses of Management:

Amount paid for travelling expenses	$ 2 00
" investigation of claims	9 50
" statutory assessment and license fee	22 73
" printing, stationery and advertising	22 50
" salaries and directors' fees	372 00
" postage, etc	16 00
" other expenses	5 00
Total expenses of management	$ 449 73

Miscellaneous Payments:

Cash paid for losses which occurred during 1899	653 95
Total expenditure	$ 1,103 68

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	One year.	Two years.	Three years.	Total.
Mutual	$ 7,800	$ 3,450	$ 1,480,542	$ 1,491,792

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	1,010	$ 1,337,927
Policies new and renewed during 1899	433	597,210
Gross number during 1899	1,443	$ 1,935,137
Less expired and cancelled in 1899	331	443,345
Net risks in force at 31st December, 1899	1,112	$1,491,792

Classification of Risks.

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	One year risks.	Two year risks.	Three year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment				$ 65,476 69
Amount of all premium notes after deducting all payments thereon and assessments levied	$ 206 20	$ 106 56	$ 60,994 93	61,307 69
Amount of premium notes received during the year 1899				25,890 09

GERMANIA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 4, CONCESSION 5, TOWNSHIP OF NORMANBY

Commenced business 16th March, 1878.

President—ADAM KELLER. | *Secretary*—GEO. HOPF.

Unassessed premium note capital, $77,127.96.

ASSETS.

Actual cash on hand at head office	$ 24 28	
Actual cash on hand in Merchants Bank, Walkerton	1,550 00	
		$ 1,574 28
Amount unpaid of fixed payments of 1899		13 75
" " assessments of 1899		72 70
" of premium notes in force, after deducting all payments thereon and assessments levied		77,127 96
Total assets		$78,788 69

LIABILITIES.—None.

RECEIPTS.

Cash at head office and in bank, per last statement (not extended)	$21 85	
Cash received for fixed payments of 1899		$ 315 85
" " prior years		23 45
" assessments levied in 1899		2,114 83
" " years prior to 1899		52 85
" transfer fees		4 50
Total receipts		$ 2,511 48

EXPENDITURE.

Expenses of Management:		
Amount paid for interest		$ 18 65
" statutory assessment and license		30 94
" printing, stationery and advertising		28 35
" salaries, directors' and auditors' fees		287 00
" travelling expenses		2 00
" postage, telegrams and express		30 51
" investigation and adjustment of claims		10 00
Total expenses of management		$ 407 45
Amount paid for losses which occurred prior to 1899	$ 10 00	
" " " during 1899	224 00	
		234 00
" rebate		17 60
" re-payment of loans		300 00
Total expenditure		$ 959 05

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	One year or less.	Two years.	Three years.	Four years.	Total.
Mutual	$3,125	$4,225	$23,355	$1,998,177	$2,028,882

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	1,364	$1,956,470
" new and renewed during 1899	205	266,732
Gross number during 1899	1,569	$2,223,202
Less expired and cancelled in 1899	153	194,320
Net risks in force on mutual system 31st December, 1899	1,416	$2,028,882

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	One year risks.	Two year risks.	Three year risks.	Four year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$34 00	$89 00	$803 50	$83,517 65	$84,449 15
Amount of all premium notes, after deducting all payments thereon and assessment levied.	31 20	84 35	687 25	76,325 16	77,127 96
Amount of premium notes received during the year 1899	34 00	55 00	400 90	10,325 15	10,815,05

ALGOMA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SAULT ST. MARIE, ONT.

Commenced business 23rd June, 1899.

President—THOMAS NOTT. | *Secretary*—H. N. YOUNG.

Unassessed premium note capital, $4,057.42.

ASSETS.

Cash on deposit in Bank of Commerce, Sault St. Marie, Ont	$593 28
Amount unpaid of fixed payments due in 1899	410 64
" of premium notes in force after deducting all payments thereon and assessments levied	4,057 42
Total assets	$5,061 34

LIABILITIES.—None.

RECEIPTS.

Cash on hand as per last statement (not extended)	Nil
Cash received by Company as fixed payments due in 1899	$941 91
" borrowed	73 25
" from other sources	29 00
Total receipts	$1,044 16

EXPENDITURE.

Expenses of Management:

Cash paid for agents' commission	$163 46
" interest	1 75
" license and filing fees	35 00
" travelling expenses	47 94
" printing, stationery and advertising	90 40
" postage, telegrams and express	23 18
" other expenses	14 15
Total expenses of management	$375 88

Miscellaneous Payments:

Cash paid in repayment of loans	75 00
Total expenditure	$450 88

Currency of Risks.

	Three years.
Amount covered by policies in force 31st December, 1899	$180,332

Movement in Risks.

	Number.	Amount.
Policies taken during 1899	281	$180,332

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$5,409 66
Residue of premium notes after deducting all payments thereon and assessments levied	4,057 42
Amount of premium notes taken during 1899	5,409 66

TOWNSHIP OF CLINTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BEAMSVILLE.

Commenced business 22nd August, 1898.

President—JACOB MICHNER. | *Secretary*—LEVI MOYER.

Unassessed premium note capital, $11,059.31.

ASSETS.

Actual cash on hand at head office		$ 40 52
Amount of premium notes in force, after deducting all payments thereon and assessments levied		11,059 31
Total assets		$11 099 83

LIABILITIES.

Amount of borrowed money		$600 00
" interest accrued		20 00
Liabilities		$620 00

RECEIPTS.

Cash on hand as per last statement (not extended)	$30.21	
Cash received as fixed payments due in 1899		$520 91
" borrowed		750 00
" fee, assignment		50
Total receipts		$1,271 41

EXPENDITURE.

Expenses of Management:

Cash paid for interest	$ 1 60
" statutory assessment and license fee	6 94
" salaries, directors' and auditors' fees	265 50
" rent and taxes	13 00
" printing, stationery and advertising	17 00
" postage, telegrams and express	5 39
" other expenses	2 00
Total expenses of management	$311 43

Miscellaneous Payments:

Cash paid for losses which occurred in 1899	763 00
" in repayment of loans	185 00
" for rebate	1 67
Total expenditure	$1,261 10

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	Three years.
Mutual	$327,946

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	109	$146,080
Policies taken during 1899	133	184,916
Policies in force at any time during 1899	242	$330,996
Policies expired and cancelled during 1899	3	3 050
Net risks in force 31st December, 1899	239	$327,946

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings.

On policies in force 31st December, 1899.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	$11,575 25
Amount of all premium notes, after deducting all payments thereon and assessments levied	11,059 31
Amount of premium notes received during the year	6,533 44

EKFRID MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, APPIN.

Commenced business 16th September, 1891.

President—JOHN WATTERWORTH. | *Secretary*—A. P. McDOUGALL.

Unassessed premium note capital, $23,545.06.

ASSETS.

Amount of cash on hand 31st December, 1899		$ 78 98	
" in Traders' Bank, Glencoe		802.25	
			$881 23
" unpaid of fixed payments of 1899			138 85
" prior fixed payments still unpaid (not extended)		$65.45	
" assessments of years prior to 1899 still unpaid (not extended)		14.52	
" premium notes in force, after deducting all payments thereon and assessments levied			23,545 06
" safe, etc. (not extended)		$56.00	
Total assets			$24,565 14

LIABILITIES.—None.

RECEIPTS.

Amount received from fixed payments of 1899	$1,656 41
" " " prior years	142 80
" from assessments of years prior to 1899	11 22
" transfer fee and carpenters' risks	6 00
" interest	2 25
Total receipts	$1,818 68

EXPENDITURE.

Amount paid for salaries, directors' and auditors' fees	$173 00
" investigation of claims	3 00
" printing, stationery, etc	7 80
" postage, etc	12 00
" statutory assessment and license	15 59
" rent and taxes	1 50
" travelling expenses	2 00
" interest	30 00
Total expenses of management	$244 89

Miscellaneous Payments:

Amount paid for losses which occurred in 1899	55 33
" rebate	24 29
" repayment of loan	612 94
Total expenditure	$937 45

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	Three years.
Mutual	$892,930

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	623	$798,950
Policies taken during 1899	298	371,890
Number during 1899	921	1,170,840
Deduct expired and cancelled in 1899	226	277,910
Net risks in force 31st December, 1899	695	$892,930

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	$26,787 90
Amount of premium notes, after deducting all payments thereon and assessments levied	23,545 06
Amount of premium notes received during 1899	11,156 70

EAST WILLIAMS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAIRN.

Commenced business, 8th of August, 1875.

President.—DAVID SUTHERLAND. | *Secretary.*—WM. MCCALLUM.

Unassessed premium note capital, $11,632.44

ASSETS

Cash on hand in head office	$ 36 56	
" Standard Bank, Ailsa Craig, Ont	738 84	
		$ 775 40
Amount unpaid of fixed payments of 1899		157 57
" of prior years (not extended)	$ 26 51	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		11,605 44
Total assets		$ 12,538 41

LIABILITIES.—*None.*

RECEIPTS.

Cash at head office, as per last statement (not extended)	$ 56 21	
Cash received as fixed payments of 1899		$ 1,021 02
" " " of prior years		114 25
" interest		3 87
Total receipts		$ 1,139 14

EXPENDITURE.

Expenses of Management:

Amount paid for interest	$ 13 90
" statutory assessment and license	10 56
" printing, stationery, advertising and postage	22 35
" salaries, directors' and auditors' fees	132 00
" rent and taxes	4 00
" investigation of claims	2 00
" commission	28 00
" other expenses	5 47
Expenses of management	$ 218 28

Miscellaneous Payments:

Cash paid for losses which occurred in 1899	39 16
" rebate, etc.	9 51
" repayment of loan	144 00
" re-insurance	9 00
Total expenditure	$ 419 95

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	Three years.
Mutual	$ 463,030
Reinsurance	1,500
Net risks	$461,530

Movement in Risks.

Mutual System.

	Number	Amount
Policies in force, 31st December, 1898	330	$ 419,755
Policies taken during 1899, new and renewed	142	177,635
Gross number during 1899	472	$ 597,390
Deduct expired and cancelled in 1899	110	134,360
Net risks in force at 31st December, 1899	362	$ 463,030

Classification of Risks.

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$ 13,890 90
Amount of all premium notes, after deducting all payments thereon and assessments levied	11,632 44
Amount of premium notes received during the year	5,329 05

SCOTT MUTUAL FIRE INSURANCE COMPANY.*

HEAD OFFICE, SANDFORD.

Commenced business 28th September, 1895.

President—JOHN THOMPSON. | *Secretary*—WM. NELSON.

Unassessed premium note capital, $7,860.20.

ASSETS.

Cash on hand at head office	$12 33	
Cash in Dominion Bank, Uxbridge	71	
		$13 04
Amount of short date notes (not extended)	$17 65	
" premium notes after deducting all payments thereon and assessments levied		7,860 20
Total assets		$7,873 24

LIABILITIES.

Amount of borrowed money	$550 00
Total liabilities	$550 00

RECEIPTS.

Actual cash on hand as per last statement (not extended)	$561.84	
Cash received as fixed payments for 1899		$767 52
" for interest		6 57
" borrowed		550 00
Total receipts		$1,324 09

EXPENDITURE.

Cash paid for agents' commission	$67 25
" salaries, directors' and auditors' fees	120 00
" statutory assessment and license fee	9 17
" rent	5 00
" postage	7 50
Total expenses of management	$208 92
Miscellaneous:	
Cash paid for losses of 1899	1,646 32
Total expenditure	$1,855 24

*In liquidation.

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	One year risks.	Three year risks.	Total.
Mutual	$600	$308,675	$309,275

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	277	$314,725
Policies new and renewed during 1899	114	136,100
Gross number during 1899	391	$450,825
Less expired and cancelled in 1899	121	141,550
Net risks in force on mutual system 31st December, 1899	270	$309,275

Classification of Risks :

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	One year risks.	Three year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$12 00	$9,249 75	$9,261 75
Amount of all premium notes, after deducting all payments thereon and assessments levied	9 00	7,851 20	7,860 20
Amount of premium notes received during the year 1899		4,078 50	4,078 50

MIDLAND MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, UXBRIDGE.

Commenced business 25th March, 1895.

President—W. HAMILTON. | *Secretary*—JOS. E. GOULD.

Unassessed premium note capital, $32,291.16.

ASSETS.

Actual cash in Dominion Bank, Uxbridge, Ont		$1,122 15
" agents' hand		102 16
Amount of fixed payments of 1899 unpaid		103 05
" premium notes in force after deducting all payments thereon and assessments levied	$32,291 16	
" less residue of premium notes given for re-insurance	390 96	
		$31,900 20
" office safe (not extended)	$40 00	
Total assets		$33,227 56

LIABILITIES.

Amount of borrowed money	$427 49
" supposed losses	149 00
" directors', fees, salary, etc	180 53
Total liabilities	$757 02

RECEIPTS.

Cash on hand as per last statement (not extended)	$2,210 56	
" received for fixed payments due in 1899		$3,325 27
" " " " prior years		127 82
" " as interest		32 67
" " borrowed money		427 49
Total receipts		$3 913 25

EXPENDITURE.

Expenses of Management :

Cash paid for travelling expenses	$ 6 45
" investigation of claims	20 65
" agents' commission	153 45
" rent and taxes	62 09
" fuel and light	8 75
" statutory assessment and license fee	19 26
" salaries, directors' and auditors' fees	502 51
" printing, advertising and stationery	122 10
" postage and telegrams	21 12
" interest	3 25
" law costs	5 00
" other expenses	1 00
Total expenses of management	$925 63

Miscellaneous :

Cash paid for losses which occurred during 1899	$4,046 15
" rebate	11 07
" re-insurance	18 81
Total expenditure	$5,001 66

Currency of Risks.

Amount covered by policies in force 31st December, 1899.

	Three years.
Mutual	$1,267,408 00
Less re-insured	10,775 00
Net amount in force 31st December, 1899	$1,256,633 00

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	900	$1,076 232 00
Policies new and renewed during 1899	430	541,600 00
Gross number during 1899	1,330	1,617,832 00
Less expired or cancelled in 1899	294	350,424 00
Net risks in force on mutual system 31st December, 1899	1,036	$1,267,408 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

Amount of face of all premium notes held by Company, and legally liable to assessment	$41,881 57
Amount of all premium notes, after deducting all payments thereon and assessments levied	32,291 16
Amount of premium notes received during the year 1899	17,809 30
" " given by company for re-insurance	406 90

COUNTY OF BRANT FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PARIS.

Commenced business 27th May, 1861.

President—WILLIAM RODDICK. | *Secretary.*—WM. TURNBULL.

Unassessed premium note capital $116,491.09.

ASSETS.

Cash in Bank of Commerce, Paris		$508 13
Amount of assessment of 1899, unpaid		1,358 17
" " prior years (not extended)	$403 79	
" premium notes in force, after deducting all payments thereon and assessments levied		116 491 09
Total assets		$118 357 39

LIABILITIES.

Amount of interest due	$2 14
" borrowed money	2 600 00
Total liabilities	$2 602 14

RECEIPTS.

Cash on hand, as per last statement (not extended)	$233 01	
" received for assessments levied in 1899		$8,494 83
" " " " prior to 1899		3 096 42
" " borrowed money		2,000 00
" " cancelled policies		29 78
" " other sources		24 49
Total receipts		$13 645 52

EXPENDITURE.

Expenses of Management:

Amount paid for law costs	$19 90
" fuel and light	1 50
" travelling expenses	20 60
" commission	924 95
" investigation and adjustment of claims	42 00
" interest	372 90
" statutory assessment and license	70 66
" printing and advertising	52 25
" rent and taxes	50 00
" salaries, directors' and auditors' fees	899 70
" postage, telegrams, express and stationery	113 10
" other expenses	62 38
Total expenses of management	$2 629 34

Miscellaneous Payments:

Cash paid for losses which occurred prior to 1899	$974 00	
" " " during 1899	4,550 79	
		5 524 79
Re insurance		16 27
Cash paid in repayment of loan		5 200 00
Total expenditure		$13 370 40

Currency of Risks.

Amonnt covered by policies in force 31st December, 1899.

	Four years.
Mutual	$4,712,392

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	3,382	$4,952,512
" taken during 1899, new and renewed	974	1,419,425
Gross number and amount of risks during 1899	4,356	$6 371 937
Less expired and cancelled in 1899	1,135	1,659 545
Net risks in force 31st December, 1899	3,221	$4,712 392

Classification of Risks:

Farm and non-hazardous.

Premium Notes or Undertakings

On policies in force 31st December, 1899.

	Four year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$138,586 19
Amount of all premium notes, after deducting all payments thereon and assessments levied	116 491 09
Amount of premium notes received during the year 1899	41,583 52

OXFORD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, EMBRO

Commenced business 2nd June, 1884.

President—COLUMBUS ROSS. | *Secretary*—JAMES MUNRO.

Unassessed premium note capital, $42,556.00.

ASSETS.

Cash on hand at head office		$573 48
Amount unpaid of assessments of 1899		111 92
Amount unpaid of assessments of prior years (not extended)	$1,084	
Amount of premium notes in force, after deducting all payments thereon, and assessments levied		42,556 00
Total assets		$43,241 30

LIABILITIES.—None.

RECEIPTS.

Cash at head office as per statement (not extended)	$197 34	
Cash received for assessments levied during 1899		$1,592 76
" " in prior years		115 54
" borrowed		400 00
" received for transfer fees, etc		4 90
Total receipts		$2,113 20

EXPENDITURE.

Expenses of Management:

Cash paid for commission		$7 50
" investigation of claims		2 00
" printing, and advertising		21 00
" statutory assessment and license		19 61
" rent		13 00
" salaries, directors and auditors' fees		305 05
" interest		13 33
" postage, telegrams and stationery		14 72
" all other expenses		12 00
Total expenses of management		$408 21
Cash paid for losses during 1899	$925 35	
" " of prior years	3 50	
		928 85
" repayment of loans		400 00
Total expenditure		$1,737 06

CURRENCY OF RISKS.

Amount covered by policies in force, 31st December, 1899.

	One year.	Two years.	Three years.	Total.
Mutual	$1,400	$900	$1,155,310	$1,157,610

Movement in Risks.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1898	847	$1,101,890
Policies new and renewed during 1899	289	402,105
Gross number during 1899	1,136	$1,503,995
Less expired and cancelled in 1899	273	346,385
Net risks in force on mutual system 31st December, 1899	863	$1,157 610

Classification of Risks.

Farm and non-hazardous.

Premium Notes and Undertakings

On policies in force 31st December, 1899.

	One year risks.	Two year risks.	Three year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$56 00	$36 00	$45,262 00	$45,354 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	56 00	35 68	42,454 32	42,556 00
Amount of premium notes received during the year 1899	56 00	32 00	15,736 00	15,824 00

PURELY MUTUAL FIRE COMPANIES.

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE

PURELY MUTUAL FIRE INSURANCE COMPANIES.

ASSETS FOR THE YEAR ENDING 31st DECEMBER, 1899.

Name of company.	Real estate cash value.	Mortgages, bonds, debentures, and other securities.	Cash.	Agents' balances.	Fixed payments of 1899 unpaid.	Assessments unpaid of 1899.	Fixed payments and assessments of prior years.	Unassessed premium note capital.	Interest due and accrued.	Short date notes.	All other assets.	Total assets.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Algoma Mutual			593 28		410 64			4,057 42				5,061 34
Amherst Island			1,236 69					3,451 33		87 81		4,775 83
Ayr Farmers			80 98			21 68	5 06	77,799 38			9 00	77,916 10
Bancroft Mutual			419 57		189 72			6,412 48		87 12		7,108 89
Bay of Quinte			571 87		93 19			29,691 35				29,756 41
Bertie and Willoughby			2,451 77		194 25			49,469 18				52,115 20
Blanshard			357 90			288 39	172 00	23,927 67				24,745 96
Blenheim North			186 35			24 40		75,753 75				75,964 50
Brant County			508 13			1,358 17		116,491 09				118,357 39
Bruce West			21 96			158 07		14,070 55				14,250 58
Canadian Millers'		52,900 00	12,640 65		305 30			48,868 30	1,144 10			115,858 35
Caradoc Farmers'			208 84		48 23			35,521 35				35,778 42
Clinton Township			40 52					11,059 31				11,099 83
Culross			3,319 34			290 37		43,070 75	81 02			46,761 48
Dereham and West Oxford			407 57		137 51			43,467 41				44,012 49
Dorchester N. and S.			9,320 34					59,323 17		321 77		68,965 28
Downie			1,239 73			29 08		37,497 07				38,756 88
Dufferin Farmers'			2,547 85	110 44				32,543 61				35,201 90
Dumfries N and Waterloo S.			1,606 23			124 91		162,456 18			16 50	164,203 82
Dunwich Farmers'			425 28		272 10			34,897 44				35,594 82
Easthope South			187 85			139 61		125,925 35				126,252 81
Ekfrid			881 23		138 85			23,545 06				24,565 14
Elma Farmers'			5,343 53			124 16		82,428 02				87,895 71
Eramosa			1,014 64		181 75			25,335 61				26,532 00
Erie Farmers'			456 49			225 50		25,418 53				26,100 52
Farmers' Central			903 67		368 47			105,212 83			2 03	106,487 00
Farmers' Union			2,275 51					44,486 25		651 28		47,413 04
Formosa			1,839 07			201 04		95,407 92				97,448 03
Germania Farmers'			1,574 28		13 75	72 70		77,127 96				78,788 69
Glengarry Farmers'			7,431 15					34,840 49				42,271 64
Grand River			122 35				14 55	30,656 14				30,793 04
Grenville Patron			2,689 94		150 99		325 01	63,516 23				66,682 17
Grey and Bruce			51 27			228 90	117 74	31,654 50				32,052 41
Guelph Township			809 12		18 28			24,348 94		1 00		25,177 34
Halton Union			4,873 13					86,466 60		206 80		91,546 53

Hamilton Township			819 37			29 87		12,275 08			1 47	13,125 79
Hay Township			4,886 26					116,275 51				121,161 77
Hopewell Creek			230 79			109 12	31 81	25 934 14				26,305 86
Howick Farmers'			5,152 72		537 09			197,198 34				202,888 15
Howard Farmers'		625 00	3,909 41		72 10		82 41	49,908 38				54,597 30
Kent and Essex			181 05		78 29	47 38		18,697 61			6 70	19,011 03
Lambton Farmers'			2,733 73					77,469 54		1,120 14		81,323 41
Lanark			1,742 64		425 01			58,421 44				60,589 09
Lennox and Addington			107 27	189 67		305 83	84 60	32,018 54				32,705 91
Lobo Township			1,935 78		73 70			18,647 51				20,656 99
London Township			3,211 79		162 69			38,321 38				41,695 86
McGillivray			319 19		121 80			8,752 92				9,223 91
McKillop			1,647 27		345 80	267 85		85,766 95				88,027 87
Maple Leaf			2.000 90		384 47	30 48		48,362 68				50,778 53
Midland			1,122 15	102 16	103 05			31,900 20				33,227 56
Nichol			193 03		163 03			55,783 35		154 68		56,294 09
Nissouri Farmers'			1,277 41			580 59	77 99	107,926 03				108,962 02
Norfolk Farmers'			602 36		503 66			49,433 22				50,539 18
Oneida Farmers'			225 76			38 34	16 80	15,483 20				15,764 10
Otter			1,497 23		281 52	420 89	76 22	53,441 32				55,717 18
Oxford Farmers'			573 48			111 92		42,556 00				43,241 40
Peel and Maryboro			6,473 01	50 00	566 57			62,300 95				69,390 53
Peel County Farmers'			8,869 04	293 01	536 01			140,800 81				150,498 90
Puslinch			1,436 63					26,907 42				28,344 05
Renfrew Farmers'			669 89		87 55			11,581 75		148 61		12,487 80
Saltfleet and Binbrook			4,794 67			216 20	43 94	61,307 69				66,362 50
Scott Mutual			13 04					7,860 20				7,873 24
Simcoe County			21 61			573 90	188 60	32,644 98				33,429 09
Southwold Farmers'			2,361 82			568 98		36,986 66				39,917 46
Standard Mutual			1,032 74					8,573 16		14 70		9,620 60
Sydenham			5,781 43	3 19	498 72			105,237 66		177 93		111,698 93
Townsend Farmers'			287 81		21 56	4 50		34,474 46				34,788 36
Usborne and Hibbert			151 19			281 07		89,322 83				89,755 09
Victoria					665 39			48,105 37		553 14	73 95	49,397 85
Walpole Farmers'			3,481 06	55 53	95 59	23 58		41,866 63				45,522 39
Waterloo North			8,991 68			697 62		210,737 89				220,427 19
Wawanosh West			3.512 29			700 92		138,198 10				142,411 31
Westminster Township		10,000 00	6,523 83					40,417 33				56,941 16
Williams East			775 40		157 57			11,605 44				12,538 41
Yarmouth			1,220 05			105 45		27,357 67				28,683 18
Total		63,525 00	159,434 81	804 00	8,401 23	8,401 47	1,236 73	4,065,559 56	1,225 12	3,521 98	109 65	4,312,225 58

PURELY MUTUAL FIRE INSURANCE COMPANIES.

LIABILITIES FOR THE YEAR ENDING 31st DECEMBER, 1899.

Name of company.	Losses.			Borrowed money and bills payable.	Interest accrued.	Salaries and directors' fees.	Agents' commission and fees.	Commission on collections.	Other liabilities.	Total liabilities.	Number of policies in force.	Net amount at risk.
	Reported but not adjusted.	Adjusted.	Resisted.									
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.
Algoma Mutual						100 00				100 00	281	180,332 00
Amherst Island											114	153,395 00
Ayr Farmers'											691	1,834,675 00
Bancroft Mutual											263	177,685 00
Bay of Quinte		1,775 00		2,250 00	84 68					4,109 68	943	1,133,965 00
Bertie and Willoughby											1,403	1,857,901 00
Blanshard				1,660 00	56 00					1,656 00	627	840 520 00
Blenheim, North		800 00								800 00	598	1,597,035 00
Brant County				2,600 00	2 14					2,602 14	3,221	4,7 2,392 00
Bruce, West				600 00						600 00	471	399,295 00
Canadian Millers'											267	628,365 00
Caradoc Farmers'		2,060 00				9 00			88 94	2,157 94	885	1,320 644 00
Clinton Township				600 00	20 00					620 00	239	327,906 00
Culross											792	1,167,249 00
Dereham and West Oxford											799	1,358,621 00
Dorchester N. and S.											1,490	2 245,450 00
Downie											632	1,332,82 00
Dufferin Farmers'											1,008	1,057,750 00
Dumfries, N., and Waterloo, S.											1,804	4 016,350 00
Dunwich Farmers'											1,095	1,354 245 00
Easthope, South											1,281	2,919,290 00
Ekfrid											695	892,930 00
Elma Farmers'											1,152	1,882,304 00
Eramosa											338	687,375 00
Erie Farmers'											737	1,032,580 00
Farmers' Central			400 00							400 00	3,0 2	3,313,526 00
Farmers' Union		220 00								220 00	1,538	1,611,095 00
Formosa											2,487	2,989,574 00
Germania Farmers'											1,416	2,028,882 00
Glengarry Farmers'	500 00									500 00	1,505	1,451,687 00
Grand River											700	1,062,604 00
Grenville Patron											2,030	2,401,315 00
Grey and Bruce											1,422	1,386,216 0
Guelph Township											268	556,875 00
Halton Union											1,930	2 884,525 00
Hamilton Township											245	303,978 00

Hay Township												1,787	2,966,065 00
Hopewell Creek												469	546,429 00
Howick Farmers'	209 30										209 30	2,956	4,3 3,135 00
Howard Farmers'												1 416	1,909 760 00
Kent and Essex												597	683,311 00
Lambton Farmers'												3,606	3,529,002 00
Lanark												1,962	1,791,998 00
Lennox and Addington				6,000 00	135 00						6,135 00	939	1,104,170 00
Lobo Township												480	676,954 00
London Township							3 00			70	3 70	1,093	1,510.612 00
McGillivray												412	448,215 00
McKillop										40 00	40 00	2,055	2.951,575 00
Maple Leaf												1,506	1,801.233 00
Midland		149 00		427 49						180 53	757 02	1.036	1.256,633 00
Nichol Mutual												1,312	1,705 153 00
Nissouri Farmers'							491 00	32 48			523 48	1,580	2,4 0,5 5 00
Norfolk Farmers'		330 25		4,400 00		286 75	67 29				5,084 29	1,607	1,508,407 00
Oneida Farmers'												334	528,955 00
Otter Mutual				900 00	45 00						945 00	1,109	1,682,505 00
Oxford Farmers'												863	1,157,610 00
Peel and Maryboro'												1 265	1,714.725 00
Peel County Farmers'										5 85	5 85	3,189	4 872,869 00
Puslinch Mutual										23 40	23 40	501	936,323 00
Renfrew Farmers'												461	393,780 00
Salfleet and Binbrook												1,112	1,491,792 00
Scott Mutual				550 00							550 00	270	309,275 00
Simcoe County		1,220 00		3,771 00	2 35						4,993 35	1,149	1,079,044 00
Southwold Farmers'												690	1,070,390 00
Standard Mutual												237	807.275 00
Sydenham	1,425 00										1,425 00	4,274	5.203,384 00
Townsend Farmers'				1,300 00							1,300 00	800	1,270,510 00
Usborne and Hibbert				1,000 00							1,000 00	2,215	3,688,280 00
Victoria				7,883 00							7,883 00	1,070	1,323,017 00
Walpole Farmers'	34 00										34 00	677	1,179,146 00
Waterloo North			300 00								300 00	2,417	4,449,400 00
Wawanosh, West												3,052	3,793,323 00
Westminster Township												921	1,421,630 00
Williams, East												362	461,530 00
Yarmouth												719	1,058,675 00
Totals	2,168 30	6,554 25	700 00	33,881 49	345 17	395 75	561 29	32 48	339 42	44,978 15		90,298	125,677,413 00

PURELY MUTUAL FIRE INSURANCE COMPANIES.

INCOME FOR THE YEAR ENDING 31st DECEMBER, 1899.

Name of company.	Fees or surveys.	Fixed payments of 1899.	Assessments 1899.	Fixed payments of prior years.	Assessments of prior years.	Interest.	From investments.	Licenses, extra risks, transfer fees, etc.	Cash received from bills receivable.	Borrowed money.	Retained premiums.	Agents' balances.	Other sources.	Total.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Algoma		941 91								73 25			29 00	1,044 16
Amherst Island		322 21				31 64								353 85
Ayr Farmers'	363 00		2,333 15		15 84	9 52								2,721 51
Bancroft Mutual	138 50	722 03				10 67								871 20
Bay of Quinte		2,791 54		92 05		7 00		7 50						2,898 09
Bertie and Willoughby		3,727 89		13 18		23 50		4 40					3 20	3,772 17
Blanshard			1,374 59		136 60									1,511 19
Blenheim, North			3,073 05		15 80	3 50		3 50						3,095 85
Brant County			8,494 83		3,096 42			29 78		2,000 00			24 49	13,645 52
Bruce, West			890 95		184 05					25 00				1,100 00
Canadian Millers'		16,065 59		57 60		2,613 60		42 40						18,779 19
Caradoc Farmers'	167 00	429 07	1,497 75	27 81		19 40		4 50						2,145 56
Clinton Township		520 91						50		750 00				1,271 41
Culross			1,513 01		283 62	81 02								1,877 65
Dereham and West Oxford		2,284 80			9 23	22 61		15 80						2,332 47
Dorchester, North and South		2,969 20	1,799 79			245 95								5,014 94
Downie			963 65		37 04	10 00								1,010 69
Dufferin Farmers'		2,162 17		24 24		33 65		4 50						2,224 56
Dumfries, N. and Waterloo, S.	632 50		5,048 71		235 38			86 11		2,500 00				8,502 70
Dunwich Farmers'		2,656 85				25				450 00				3,107 10
Easthope, South			3,080 57		173 30					650 00				3,903 87
Ekfrid		1,656 41		142 80	11 22	2 25		6 00						1,848 68
Elma Farmers'			2,674 26		107 22	100 60								2,882 08
Eramosa		829 40		69 31		20 56								919 27
Erie Farmers'	186 50	345 90	4,139 09							500 00				5,171 49
Farmers' Central		8,142 24		3 12	2 04					4,111 00			138 18	12,396 58
Farmers' Union	578 00	4,469 36		579 26		43 71		10 35						5,680 68
Formosa		1,701 00	2,819 36		56 64	36 90								4,613 90
Germania Farmers'		315 85	2,114 83	23 45	52 85			4 50						2,511 18
Glengarry Farmers'		4,217 43				174 48								4,391 91

Grand River					195 91	50 19		50							246 60
Grenville Patron		4,697 77		75 30		71 35								3 00	4,847 42
Grey and Bruce			2,758 10		78 00	1 75				1,900 00					4,737 85
Guelph Township	84 00	1,032 19		18 36	4 00	5 97									1,144 52
Halton Union		4,871 25		153 93		69 52									5,094 70
Hamilton Township		641 70	281 03					14 91							937 64
Hay Township		569 11			97 65	123 60								1 00	791 36
Hopewell Creek			649 89		80 70			50							731 09
Howick Farmers'		8,279 36		527 72	62 68	106 30								21 35	8,997 41
Howard Farmers'		3,811 52				47 92	463 52	1 15							4,324 11
Kent and Essex		1,406 17	627 61	82 83	19 76	6 70				600 00				6 77	2,749 84
Lambton Farmers'		10,941 71			4 50	28 56									10,974 77
Lanark		4,059 75													4,059 75
Lennox and Addington		3,456 52		331 57		10 53				4,000 00			176 58		7,975 20
Lobo Township	431 59	894 19		69 85		30 35		1 63							1,427 61
London Township		3,063 60		65 40		116 67									3,245 67
McGillivray		463 65	1,650 60	6 60		3 59									2,124 44
McKillop		3,822 55	2,833 00	215 05	206 12	1 55		17 36							7,145 63
Maple Leaf		4,265 92	1,002 48	200 89	61 19			50		700 00				25 00	6,255 98
Midland		3,325 27		127 82		32 67				427 49					3,913 25
Nichol		4,421 36		105 41		13 06									4,539 83
Nissouri Farmers'	588 00		3,555 21		699 83	8 50				900 00	55 18				5,806 72
Norfolk Farmers'		3,857 74		160 65				106 98		7,797 10					11,922 47
Oneida Farmers'	81 75		504 28		7 60					230 00					826 63
Otter		1,017 44	1,243 39		508 04			6 50		400 00					3,175 37
Oxford Farmers'			1,592 76		115 54			4 90		400 00					2,113 20
Peel and Maryboro'		2,951 57		549 88		142 75							84 00		3,728 20
Peel County Farmers'		11,363 55		921 69		236 60		4 00			5 85	47 30	25 00		12,603 99
Puslinch		384 13		134 26		36 00									548 39
Renfrew Farmers'		827 46		207 34		14 35									1,049 15
Saltfleet and Binbrook			1,996 66		178 86	101 69								11 00	2,288 21
Scott Mutual		767 52				6 57				550 00					1,324 69
Simcoe County	135 50		2,452 26		363 53	6 35		8 50		3,366 00					6,332 14
Southwold Farmers'			1,555 75		467 13	15 60									2,038 48
Standard Mutual		2,125 02													2,125 02
Sydenham		4,687 46	8,848 41		420 19	140 45			73 84						14,170 35
Townsend Farmers'	340 60	2,036 80	1,917 43	13 32				3 17		1,800 00					6,110 72
Usborne and Hibbert			8,404 27		230 79	14 20				1,800 00				3 57	10,452 83
Victoria	100 39	6,314 58						34 41		655 00				10 95	7,112 33
Walpole Farmers'	168 00	584 30	1,705 75		242 46	46 37									2,746 88
Waterloo, North			6,033 99		735 58	112 75									6,882 32
Wawanosh, West			6,897 96		343 86	22 05		94 58							7,358 45
Westminster Township	129 53	2,785 12				575 32		20 00						3 00	3,512 97
Williams, East		1,021 02		114 25		3 87									1,139 14
Yarmouth		1,237 31	1,756 66			18 17		35 00							3,047 14
Totals	4,127 26	166,442 86	121,939 61	5,114,97	9,922 71	5,805 12	463 52	575 53	73 84	36,584 84	61 03	307 88	719 98		352,139 15

PURELY MUTUAL FIRE INSURANCE COMPANIES.

EXPENDITURE FOR THE YEAR ENDING 31st DECEMBER, 1899.

Name of company.	Expenses of management.						Losses.	Re-insurance.	Refund, rebate and returned premium.	Payment of loans.	All other expenditure.	Total.
	Agents' commissions, etc.	Law, arbitration and division court costs.	Interest.	Statutory assessments and license and filing fees.	Salaries and general expense account.	Total expenses of management.						
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Algoma	163 46		1 75	35 00	175 67	375 88				75 00		450 88
Amherst Island	76 12	25		6 90	63 21	146 48						146 48
Ayr Farmers'				25 20	477 80	503 00	2,756 15					3,259 15
Bancroft Mutual	197 50			6 56	159 13	363 19	237 00		7 41		51 35	658 95
Bay of Quinte	205 00		109 38	18 97	639 69	973 04	1,484 36		27 19			2,484 59
Bertie and Willoughby				27 62	677 09	704 71	1,088 60		20 81			1,814 12
Blanshard			181 00	15 85	114 09	310 85	62 45			900 00		1,273 30
Blenheim North		1 00	36 88	25 87	159 79	223 54	779 45		14 28	1,900 00		2,917 27
Brant County	924 95	19 90	372 90	70 66	1,240 93	2,629 34	5,524 79	16 27		5,200 00		13,370 40
Bruce West	124 50	8 52	64 80	10 28	335 90	544 00	280 66		29 64	236 00		1,090 30
Canadian Millers'		5 50		13 38	3,032 40	3,051 28	6 280 00	397 25	17 16		1,442 05	11,187 74
Caradoc Farmers'	167 00			21 54	258 88	447 42	2,659 53		41 95	9 15		3,158 05
Clinton Township			1 60	6 94	302 89	311 43	763 00	1 67		185 00		1 261 10
Culross	71 00			18 59	412 56	502 15	1,567 35					2,069 50
Dereham and West Oxford	2 13			20 76	429 55	452 44	4,921 80		47 22			5,424 46
Dorchester, North and South	57 50	5 00		32 61	412 85	507 96	991 16		68 42			1,567 54
Downie				21 82	188 10	209 92	32 17					242 09
Dufferin Farmers'	122 25			15 91	386 44	521 60	429 36		39 00			992 96
Dumfries N. and Waterloo S.			54 80	57 91	1,556 41	1,669 12	2,959 55			2,500 00		7,128 67
Dunwich Farmers'			16 95	21 91	273 75	312 64	1,491 50		28 46	900 00		2,732 60
East Hope, South			17 45	42 07	437 85	497 37	3,110 00			650 00		4,257 37
Ekfrid			30 00	15 59	199 30	244 89	55 33		24 29	612 94		937 45
Elma Farmers'				28 16	288 85	317 01	1,310 66					1,627 67
Eramosa	154 50			13 91	152 34	300 75	189 80					490 55
Erie Farmers'			22 54	18 93	324 09	365 56	3,889 92		3 52	500 00		4,759 00
Farmers' Central	295 50		171 23	44 81	1,019 45	1,530 99	3,823 40		31 42	4,111 00		11,496 81
Farmers' Union	1,100 39	6 00		20 79	616 84	1,744 02	4,130 44	25 20	192 64		62 33	6,144 61
Formosa	335 73	12 00		36 78	667 86	1,053 37	3,285 07		42 01			4,380 45
Germania			18 65	30 94	357 86	407 45	234 00		17 60	300 00		959 05

Glengarry Farmers'	632 62	1 00		21 36	432 43	1,087 41	1,517 05		56 45			2,660 01
Grand River		2 00		17 37	261 68	281 05	1,831 98					2,113 03
Grenville Patron	3 00			32 20	581 90	617 10	3,739 27		44 13			4,400 60
Grey and Bruce	336 40	3 00	51 45	21 98	304 35	720 18	1,160 35			2,750 00		4,630 53
Guelph Township				12 64	215 26	227 88	215 00					442 88
Halton Union		66 90		39 00	522 34	628 24	1,653 75		188 72			2,470 71
Hamilton Township	57 50			7 22	271 88	336 60			39 09			375 69
Hay Township				42 89	553 90	596 79	1,402 77		7 18			2,666 74
Hopewell Creek	119 00		30 00	11 25	218 83	379 08	58 26		3 00	350 00		790 31
Howick Farmers'	509 00			59 53	1,157 86	1,726 39	5,414 80		200 70			7,341 39
Howard Farmers'				27 77	666 35	694 12	1,254 07		86 19		28 70	2,063 08
Kent and Essex	13 50		9 00	13 58	358 00	394 08	1,800 00		26 18	600 00		2,820 26
Lambton Farmers'	954 00			52 85	990 95	1,997 80	7,390 03		324 50			9,712 33
Lanark	901 50	7 50		17 93	865 17	1,792 10	1,447 50		22 69			3,262 29
Lennox and Addington	385 71	78 01	253 46	20 45	625 32	1,362 95	3,806 90		53 78	2,900 00		8,123 63
Lobo Township	81 50			13 56	185 99	281 05	526 65		14 12			821 82
London Township	195 50			23 95	410 14	629 59	2,034 22		46 22			2,710 13
McGillivray	44 10			11 17	129 85	185 12	1,752 30		4 75			1,942 17
McKillop	83 80		57 00	43 60	814 95	999 35	3,515 50		12 15	1,260 00		5,727 00
Maple Leaf	1,012 50		6 50	25 02	693 24	1,737 26	1,885 44	38 78	81 69	700 00		4,443 17
Midland	153 45	13 75	3 25	19 26	735 92	925 63	4,046 15	18 81	11 07			5,001 66
Nichol Mutual	799 50		13 20	26 59	784 69	1,620 98	1,787 94		70 35	867 53		4,346 80
Nissouri Farmers'	628 22		76 98	35 30	581 76	1,325 26	1,511 13		23 10	1,669 82		4,529 31
Norfolk Farmers'	1,084 51	7 00	24 45	23 34	469 35	1,608 65	2,656 95		41 74	7,260 00	22 00	11,529 34
Oneida Farmers'			5 75	11 74	157 75	175 24	371 04			230 00		776 28
Otter Mutual			83 32	25 16	404 10	512 58	182 50		45 58	1,400 00		2,140 66
Oxford Farmers'	7 50		13 33	19 61	367 77	408 21	928 85			400 00		1,737 06
Peel and Maryboro'	496 00			25 81	498 81	1,020 62	985 75		96 44		50 00	2,152 81
Peel County	617 25	223 00		68 23	2,433 89	5,342 57	7,388 17		147 05			10,877 59
Pusbinch Mutual				16 70	73 32	90 02	20 00		5 00			115 02
Renfrew Farmers'	419 79			7 23	397 27	824 29	150 00		27 93			1,002 22
Saltfleet and Binbrook				22 73	427 00	449 73	653 95					1,103 68
Scott Mutual	67 25			9 17	152 50	208 92	1,646 32					1,855 24
Simcoe County	51 60	18 40	205 87	17 75	539 31	832 93	1,832 55			4,110 57		6,776 05
Southwold Farmers'				18 55	275 93	291 48	666 90		2 60			963 98
Standard Mutual	318 75			5 00	57 08	850 83		21 00			220 45	1,092 28
Sydenham Mutual	354 25	95 22		73 59	1,348 02	1,871 08	8,271 87		56 74		50 00	10,249 69
Townsend Farmers'	210 06		108 85	21 28	383 36	723 55	3,863 50		47 36	2,000 00		6,634 21
Usborne and Hibbert	4 16		13 33	53 00	628 95	699 44	10,585 02			800 00		12,084 06
Victoria Mutual	575 49		374 77	23 13	3,174 93	4,148 32	5,466 69		69 78		636 22	10,021 01
Wapole Farmers'				20 25	355 60	375 85	454 51		40 76			870 92
Waterloo North Farmers'		15 00		63 79	1,071 14	1,149 93	1,446 80					2,596 73
Wawanosh, West				53 50	931 95	985 45	4,759 65		12 52			5,757 62
Westminster Township	107 90			23 53	311 00	441 53	1,379 32		23 16		110 74	1,954 75
Williams, East	28 00		13 90	10 56	165 82	218 28	39 16	9 00	9 51	144 00		419 95
Yarmouth Mutual				17 85	323 35	341 20	2,003 10		15 22			2,359 52
Total	17,078 52	947 03	2,695 52	2,009 03	47,182 90	69,913 00	167,639 29	544 58	2,771 43	54,951 01	2,730 62	298,549 93

MUTUAL FIRE INSURANCE COMPANIES OF ALL CLASSES.

COMPARATIVE SUMMARY OF ASSETS AND PREMIUM NOTES FOR YEAR ENDING 31st DECEMBER, 1899.

Name of company.	Gross amount at risk on mutual plan.	Premium notes net, unassessed.	Surplus of general assets over liabilities.	New business taken during 1899.	Premium notes taken during year 1899.
	$ c.	$ c.	$ c.	$ c.	$ c.
Algoma	180,332 00	4,057 42	4,961 34	180,332 00	5,409 66
Amherst Island	153,395 00	3,451 33	4,775 83	49,900 00	1,497 00
Ayr Farmers	1,834,675 00	77,799 38	77,916 10	1,132,650 00	49,215 00
Bancroft Mutual	177,685 00	6,412 48	7,078 71	103,230 00	4,418 20
Bay of Quinte	1,133,965 00	29,091 35	25,646 73	502,025 00	15,104 00
Bertie and Willoughby	1,857,901 00	49,469 18	52,115 20	602,170 00	18,386 57
Blanshard Mutual	840,520 00	23,927 67	23,089 96	295,860 00	9,480 88
Blenheim North	1,597,025 00	75,753 75	75,164 60	539,600 00	26,980 00
Berlin Mutual	226,615 00	9,563 60	28,211 58	199,540 00	10,771 60
Brant County	4,712,392 00	116,491 09	115,755 25	1,419,425 00	41,583 52
Bruce West	399,295 00	14,070 55	13,650 58	85,910 00	3,436 40
Canadian Millers'	644,965 00	48,868 30	115,858 35	254,765 00	33,176 00
Caradoc Farmers'	1,320,614 00	35,521 35	33,620 48	487,191 00	14,615 73
Clinton Township	327,916 00	11,059 31	10,479 83	184,916 00	6,533 44
Culross	1,167,249 00	43,070 75	46,761 48	470,697 00	18,827 88
Dereham and West Oxford	1,358,621 00	43,467 41	44,012 49	548,585 00	19,471 88
Dorchester, N. and S.	2,245,450 00	59,323 17	68,965 28	905,115 00	26,625 45
Downie Mutual	1,332,325 00	37,497 07	38,765 88	490,300 00	14 709 00
Dufferin Farmers'	1,057,750 00	32,543 61	35,201 90	521,025 00	16,531 21
Dumfries N., Waterloo S.	4,016,350 00	162,456 18	164,203 82	1,320,100 00	57,281 00
Dunwich Farmers'	1,354,245 00	34,897 44	35,594 82	509,600 00	15,288 00
Easthope South	2,919,290 00	125,925 35	126,252 81	938,720 00	46,936 00
Economical Mutual	4,252,403 67	185,755 35	250,681 13	1,614,468 00	113,417 26
Ekfrid Mutual	892,930 00	23,545 06	24,565 14	371,890 00	11,156 70
Elma Farmers'	1,882,304 00	82,428 02	87,895 71	713,175 00	35,658 70
Eramosa Mutual	687,375 00	25,335 61	26,532 00	167,400 00	7,843 75
Erie Farmers'	1,032,580 00	25,418 53	26,100 52	430,140 00	17,357 60
Farmers' Central	3,313,526 00	105,212 83	106,087 00	1,066,256 00	37,073 00
Farmers' Union	1,615,095 00	44,486 25	47,193 04	741,810 00	25,471 54
Fire Insurance Exchange	535,758 00	6,918 07	28,846 93	618,772 75	16,397 18
Formosa Mutual	2,989,574 00	95,407 92	97,448 03	1,212,631 00	42,183 00
Germania Farmers'	2,028,882 00	77,127 96	78,788 69	266,732 00	10,815 05
Glengarry Farmers'	1,451,687 00	34,840 49	41,171 64	702,905 00	21,087 15
Gore District	4,056,528 00	176,872 80	319,072 50	1,549,797 00	113,113 00
Grand River	1,062,604 00	30,656 14	30,793 04	386,245 00	11,783 25
Grenville Patron	2,401,315 00	63,516 23	66,682 17	1,099,505 00	30,285 15
Grey and Bruce	1,386,216 00	31,654 50	32,052 41	498,631 00	20,921 70
Guelph Township	556,875 00	24,348 94	25.177 34	176,450 00	8,420 00
Halton Union	2,884,525 00	86,466 60	91,546 53	1,154,400 00	40,054 40

Hamilton Township	303,978 00	12,275 08	13,125 79	151,075 00	6,748 37
Hand-in-Hand	1,005,839 00	7,788 31	63,459 59	1,148,420 00	33,426 62
Hay Township	2,966,065 00	116,275 51	121,161 77	978,940 00	40,075 00
Hopewell Creek	546,429 00	25 934 14	26,305 86	182,525 00	9,468 85
Howard Farmers'	1,909,760 00	49,908 38	54,597 30	694,460 00	20,833 80
Howick Farmers'	4,323,135 00	197,198 34	202,678 85	1,564,480 60	78,224 00
Kent and Essex	683,311 00	18,697 61	19,011 03	221,659 00	7,709 02
Lambton Farmers'	3,529,002 00	77,469 54	81,323 41	1,506,118 00	45,117 38
Lanark County	1,791,998 00	58,421 44	60,589 09	1,009,507 00	38,374 46
Leonox and Addington	1,109,395 00	32,018 54	26,570 91	391,945 00	13,937 28
Lobo Township	676,951 00	18,647 51	20,656 99	211,912 00	8,476 48
London Township	1,510,612 00	38,321 38	41,692 16	571,919 00	17,240 22
McGillivray Mutual	418,215 00	8,752 92	9,223 91	97,575 00	2,927 25
McKillop Mutual	2,951,575 00	85,766 95	87,987 87	760,750 00	26,072 95
Maple Leaf	1,849,056 00	48,362 68	50,778 53	964,230 00	31,351 90
Midland Mutual	1,267,408 00	31,900 20	32,470 54	541,600 00	17,809 30
Millers and Manufacturers	2,003,371 00	19,283 27	107,835 61	2,367,770 00	71,796 98
Nichol Mutual	1,705,153 00	55,783 35	56,294 09	661,750 00	24,312 02
Nissouri Farmers'	2,400,655 00	107,026 03	108,438 54	861,544 00	40,435 00
Norfolk Farmers'	1,508,407 00	49,433 22	45,454 89	425,172 00	16,972 54
Oneida Farmers'	528,955 00	15,483 20	15,764 10	198,090 00	6,006 54
Otter Mutual	1,682,505 00	53,441 32	60,110 49	749,585 00	26,146 46
Oxford Farmers'	1,157,610 00	42,556 00	43,241 40	402,105 00	15,824 00
Peel and Maryboro'	1,714,725 00	62,500 95	69,390 53	706,840 00	28,384 50
Peel County	4,872,869 00	140,800 81	150,493 05	1,855,500 00	63,418 62
Perth Mutual	7,128,879 00	153,660 48	201,155 18	2,867,388 00	100,081 79
Puslinch Mutual	936,323 00	26,907 42	28 320 65	386,983 00	11,851 99
Renfrew Farmers'	393,780 00	11,581 75	12,487 80	230,555 00	7,998 30
Saltfleet and Binbrook	1,491,792 00	61,307 69	66,362 50	597,210 00	25,890 09
Scott Mutual	309,275 00	7,860 20	7,323 24	136,100 00	4,078 50
Simcoe County	1,079,044 00	32,644 98	28,435 74	336,250 00	11,813 06
Southwold Farmers	1,070,390 00	36.986 66	39,917 46	310,405 00	12,416 20
Standard	310,275 00	8,573 16	9,620 60	311,275 00	10,781 18
Sydenham Mutual	5,203,384 00	105,237 66	110,273 93	1,761,735 00	44,110 01
Townsend Farmers'	1,270,510 00	34,474 46	33,488 36	411,065 00	12,755 78
Usborne and Hibbert	3,688,280 00	89,322 83	88,755 09	571,510 00	17,009 48
Victoria Mutual	1,323,017 00	48,105 37	41,514 85	472,315 00	20,597 27
Walpole Farmers'	1,179,146 00	41,866 63	45,488 39	295,285 00	12,060 14
Waterloo Mutual	7,201,356 00	225,855 46	228,510 74	2,852,024 00	150,370 95
Waterloo North	4,449,400 00	210,737 89	220,127 19	1,506,320 00	76,585 00
Wawanosh West	3,793,323 00	138,198 10	142,111 31	698,025 00	27,921 00
Wellington Mutual	1,256,040 00	41,730 40	50 696 12	454,805 00	31,449 59
Westminster Township	1,421,630 00	40,417 33	56,941 16	410,705 00	12,321 15
Williams East	463,030 00	11,606 44	12,538 41	177,635 00	5,329 05
Yarmouth Mutual	1,058,675 00	27,357 67	28,683 18	499,878 00	14,895 17
York Mutual	1,779,153 00	57,423 31	72,574 95	869,755 00	32,328 22
Totals	155,142,793 67	4,961,087 23	5,653,029 89	60,039,227 75	2,289,172 11

DIVISION C.

FRIENDLY SOCIETIES: BEING SOCIETIES REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE THEREIN.

THE ANCIENT ORDER OF UNITED WORKMEN OF THE PROVINCE OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, Toronto, Ontario.

Organized 18th February, 1879, and incorporated in Ontario 11th August, 1879.

The Executive Officers of the Society at the 31st December, 1899 were as follows:

Geo. P. Graham, M.P.P., Grand Master Workman.....Brockville.
M. D. Carder, Grand Recorder.....Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than endowments, or for sick or funeral benefits at 31st December, 1899, $65,626,000.00.

II. MOVEMENT IN INSURANCE CERTIFICATES

(*a*) Contracts for endowment or benefits in the nature thereof.—None.
(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Number of contracts in force 31st December, 1898			35,180	63,122,500 00
Number of contracts taken during 1899 new or renewed			4,323	4,662,500 00
Gross number of contracts in force at any time in 1899			39,503	67,785,000 00
Deductions:				
Contracts matured in 1899	318	614,000 00		
Contracts lapsed in 1899	1,143	1,532,500 00		
Contracts surrendered (counted twice)	1	1,000 00		
Amount by which various certificates still on foot were reduced during 1899		11,500 00		
Total deductions extended	1,462	2,159,000 00	1,462	2,159,000 00
Net contracts in force 31st December, 1899			38,041	65,626,000 00
No. of certificate holders in good standing 36,993				
No. temporarily suspended 1,048				

III. Funeral Benefits.—None.

IV. Sick Benefits.—None.

V.—Assets.

Cash on deposit to Society's credit, not drawn against, in the following chartered banks:

Imperial Bank, Toronto,		Beneficiary Fund	$55 541	64
"	"	General "	9 971	57
"	"	Reserve "	109,575	75
Total assets			$174.088	96

VI. Liabilities.

Amount of claims supposed or reported or unadjusted $131,321.43

VII. Miscellaneous

No actions or proceedings were instituted or prosecuted by or against the Society during 1899.

Assessments are made for purposes of life insurance certificates monthly.

Twelve such assessments were made in 1899, each being payable on or before the last day of the month for which levied.

The Society's accounts were audited monthly during 1899.

Registers are kept for purposes of insurance certificates or benefits.

Names and post office addresses of the auditors for 1899 were as follows: M. D. Dawson, London, Ont.; Thomas C. Irving, Toronto, Ont.; J. M. Peregrine, Hamilton.

Certain changes were during 1899 made in the Constitution and Rules in relation to insurance certificates and benefits, and a copy of the same is incorporated in the annual statement.

Amount of bond of Grand Secretary, $20,000.

VIII. Cash Receipts.

Cash balance from 1898 (not extended)	$109,191.86	
Cash received during 1899 from:		
Application fees		$4,376 00
Badges		1 092 31
Assessments		623,295 44
Per capita tax and levies		35,430 65
Changing certificates, etc		327 70
Charter fees		150 00
Supplies sold		1,070 98
Interest		4,009 24
Premiums for guarantee of officers		159 81
Hickcox Fund		13 00
Robson Relief		59 70
Other sources		150 00
Total receipts		$670.134 83

IX. Cash Expenditure

Cash paid during 1899 for:

(a) Expenses of Management.

Law costs	$467 49
Registration fee	25 00
Fraternal Association	65 00
Fire insurance premiums	19 60
Organization expenses	8,981 57
Investigation of claims	59 40
Expenses of annual meeting	7,207 75
Supplies, blank books, etc	1,296 66
Travelling expenses	938 99
Rent, light, insurance and telephones	600 10
Salaries, officers' and auditors' fees, committees, etc	4,013 85
Medical Examiner's salary	1,372 07
Clerk hire	2,280 00
Official Journal	6,584 05
Printing, stationery, advertising	684 74
Postage, telegrams, express and duty	968 73
Premium for guaranteeing lodge officers	210 46
Assessments H. B. Hickcox, Founder of Order	24 00
Other management expenses	1 00
Total expenses of management	$35,800 46

(b) Miscellaneous Expenditure.

Life insurance claims paid	568,178 57
Hospital for Sick Children	100 00
To late Chairman Laws Committee	66 00
Special Committee	20 00
Gratuity to S. Robson	59 70
Hickcox Fund	13 00
Total expenditure	$604,237 73

THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, 7 Hughson Street S., Hamilton, Ont

Organized 28th March, 1887, and incorporated in Ontario, 1st July, 1887.

The Executive Officers of the Society at the 31st December, 1899, were as follows:

Rev. H. I. Allen, Grand Councillor ..... Napanee.
Thomas G. Davis, Past Grand Councillor ..... London.
W. J. McCamon, Grand Vice Councillor ..... Belleville.
Wm. F. Montague, Grand Recorder ..... Hamilton.
Samuel Broadfoot, Grand Treasurer ..... Guelph.
J. W. Frost, Grand Trustee ..... Owen Sound.
W. F. Miller, Grand Representative ..... Hamilton.
Alex. Morris, " ..... Pembroke.
Jos. Wilson, " ..... Kingston.

I. CURRENCY OF INSURANCE CERTIFICATES

Amount covered by endowment contracts.—None.
" " insurance contracts at 31st December, 1899, $20,950,750.

II MOVEMENT IN INSURANCE CERTIFICATES.

(*b*) Contracts for Insurance, other than Enowments, Sick or Funeral Benefits.

	Number.	Amount.	Number.	Amount.
				$
Contracts in force 31st December, 1898			16,152	19,233,250
Add contracts taken in 1899, new or renewed			2,670	2,311,000
Gross number and amount of contracts on foot at any time during 1899			18,822	21,544,250
Deductions:		$		
Contracts matured in 1899	95	119,000		
Contracts lapsed in 1899	470	443,500		
Contracts surrendered in 1899	24	25,000		
	589	587,500		
Add to above deductions the amount by which various certificates still on foot were reduced in 1899		6,000		
Total deductions	589	593,500	589	593,500
Net contracts on foot 31st December, 1899			18,233	20,950,750

Number of certificate holders in good standing at 31st December, 1899, 17,833 for $20,589,250

III. FUNERAL BENEFITS.

The Grand Council undertakes Funeral Benefits.
The total membership of this Branch, 31st December, 1899, 1,673.
Five members died during 1899.
The total amount of Funeral Benefits paid during 1899 was $250.
Total amount of cash standing to credit of Funeral Benefit Fund, $4,089.01.

IV. Sick Benefits.

The Grand Council undertakes Sick Benefits.

Number of members who received Sick Benefits during 1899, 433.

The total amount of Sick Benefits paid in 1899 was $7,180.75.

The number of weeks' sickness experienced in 1899 was 1,769.

Total amount of cash standing to the credit of the Sick Benefit Fund at 31st December, 1899, was $4,089.01.

The number of females who received benefits in respect of sickness during 1899 was 82, and the average weeks of illness, 4.44.

The number of males who received benefits in respect of sickness during 1899 was 351, and the average weeks of illness, 4.

V. Assets.

Bonds, debentures and securities		$140,000 00
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:		
Bank of Hamilton, Hamilton, Ont., Relief Fund account		68,047 31
" " Sick Benefit Fund account		4 089 01
" " General Fund account		3 783 66
" " Indemnity Fund account		1,855 80
Dues and assessments called but not yet payable, estimated at		14,858 43
Interest		881 01
Total assets of Life Insurance Fund	$223,033 03	
" Sick and Funeral Fond	4,842 73	
" General and other funds	15,078 14	
Other assets (detailed in memo)		9,438 68
Total assets		$242 953 90

VI. Liabilities.

Amount of claims admitted by the Society	$15,000 00
" " supposed	4,000 00
All other liabilities	1,010 39
Total liabilities	$20 010 39

VII. Miscellaneous.

One action was instituted against the Grand Council during 1899. J. W. Cook *vs.* Chosen Friends for $500; defence misrepresentations; not yet tried.

Assessments are made for purposes of insurance certificates monthly and are payable on the first day of each month without notice; twelve of such assessments were made during 1899.

The Society's books were duly audited on January 26th, April 20th, July 21st, and October 20th, 1899.

The following books of Record or account are kept for purposes of insurance certificates or benefits: Relief Fund certificate registers, sick benefits certificate register, register of deaths, register of disabilities, register of sick benefit claims, cash books, daily balance book, petty ledger, ledger B, quarterly report book, suspension book, statistical book, etc.

The names and post office addresses of the Auditors for 1899 were as follows:

H. S. Davy, Odessa; J. S. Boddy, Toronto, Ont.; D. K. McArthur, Hopeville.

No changes were, during 1899, made in the organization or management of the Society in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, $5,000.

" " " Treasurer, 2,000.

Certain changes were, during 1899, made in the Constitution and Laws in relation to insurance certificates or benefits, and a copy of same has been attached to this statement.

Number of certificate holders in Ontario at 31st December, 1899, 17,812.

Number of members in Ontario who died during 1899, 91.

Amount of death benefits paid for Ontario members during 1899, $109,750

VIII. Cash Receipts.

Cash balance from 1898 (not extended)	$173,125 08	
Cash received during 1899 from :		
Special contributions		$ 187 15
Assessments in Relief Funds Department		159,389 35
Assessments in Sick Benefit Department		8 274 63
Per capita tax		17,397 10
Supplies sold and certificate fees, etc		4 053 75
Interest on bank balances, etc		5,992 88
Premium for guarantee of lodge officers		363 40
Special		2 259 50
Total receipts		$197,917 76

IX. Cash Expenditure.

Cash paid during 1899 for :

(a) *Expenses of Management.*

Fees to Canadian Fraternal Association	50 00
Losses on bonds	6 30
Commission and Organization Account	6,709 64
Registration fee	25 00
Investigation of Claims	551 11
Refunds	29 14
Expenses of Annual Meeting	4,272 69
Supplies bought—seals, badges, etc	2 686 58
Travelling expenses	322 32
Rent and heat, etc	396 68
Managing Officers' Salaries and Officers' and Auditors' Fees	3,136 61
Clerk hire	1,422 00
Official Journal	2 046 43
Printing and advertising	66 00
Postage, telegrams, express, freight, gas, etc	873 41
Premiums for guarantee of Officers	35 00
Medical examiners salary and expenses	985 75
Total expenses of management	$23,614 66

(b) *Miscellaneous Expenditure.*

Overpayment of mileage	527 31
Endowments or payments in the nature thereof	6,000 00
Life Insurance Claims other than endowments	113,750 00
Funeral Benefits	250 00
Sick Benefits	7,180 75
Grant to Sick Childrens' Hospital	25 00
Gratuities to distressed members	187 15
Percentage to Indemnity Fund	1,600 00
Other expenditures	132 19
Total expenditure	$153,267 06

THE ORDER OF CANADIAN HOME CIRCLES.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, 8 Richmond Street East, Toronto.

Organized 2nd October, 1884, incorporated in Ontario 28th October, 1885.

The Executive Officers of the Society at the 31st December, 1899, were as follows :

Rev. E. B. Stevenson, B.A.,	Supreme	Leader	Port Rowan.
J. S. Dench	"	Vice-Leader	Trenton.
J. M. Foster, B.A	"	Secretary	Toronto.
D. R. Foster	"	Treasurer	Waterford.

I. CURRENCY OF INSURANCE CERTIFICATES.

—	Maturing 1902.	Maturing 1903.	Maturing 1904.	Maturing 1905.	Subsequently to 1905.	Total.
	$ c.	$ c.	$ c.	$ c	$ c.	$ c.
Amount covered by endowment contracts in force 31st December, 1899	1,850 00	3,550 00	7,900 00	15,300 00	9,532,950 00	9,562,250 00
Amount covered by contract other than endowment, or for sick or funeral benefits, in force 31st December, 1899						9,562,250 00
Total 31st December, 1899						19,124,500 00

II. MOVEMENT IN INSURANCE CERTIFICATES

(a) Contracts for Endowments or for benefits in the nature thereof.

—	Number.	Amount.
		$ c.
Contracts in force 31st December, 1898	11,030	9,040,250 00
Add contracts taken during 1899, new or renewed	1,774	896,250 00
Gross number and amount of contracts on foot at any time during 1899	12,804	9,936,500 00

	Number.	Amount.		
		$ c.		
Deductions :				
Contracts lapsed in 1899	480	286,750 00		
" matured in 1899, by death	92	82,500 00		
" reduced during 1899		5,000 00		
Total deduction extended	572	374,250 00	572	374,250 00
Net endowment contracts on foot at 31st December, 1899			12,232	9,562,250 00

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1898	11,030	9,040,250 00
Add contracts taken during 1899, new or renewed	1,774	896,250 00
Gross number and amount of contracts on foot at any time during 1899.	12,804	9,936,500 00
Deductions:		
Contracts lapsed in 1899	480	286,750 00
" cancelled in 1899, by death	92	82,500 00
" reduced during 1899		5,000 00
Total deductions extended	572	374,250 00
Net insurance contracts	12,232	9,562,500 00
Grand total of certificate holders, 31st December, 1899	12,232	19,124,500 00

III. Funeral Benefits.

The Order has no Funeral Benefit Department.

IV. Sick Benefits.

Number of members in Sick Benefit Department, 351.
Sick Benefits are undertaken by the Supreme Body only.
Number of members who receive sick benefits during 1899, 94
Amount of benefits paid to sick members, $2,044.00.
Number of weeks' sickness experienced in 1899, 511.
Total amount of cash to credit of fund 31st December, 1899, $156 01.

V. Assets.

Cash on deposit to the Society's credit in the following banks :—		
Bank of Hamilton, Hamilton		$10 457 91
Standard Bank, Brantford		10,457 18
Bank of Toronto, Port Hope		10,456 75
" " London		10,457 15
Bank of Montreal, Toronto		10,482 36
Bank of Commerce, St. Catharines		10 457 18
Bank of Nova Scotia, Toronto		5 025 06
Imperial Bank, Toronto		10,025 00
Dominion Bank, Toronto		70 686 88
Dues and assessments called but not yet payable		14,338 57
Total assets Life Insurance Fund (not extended)	$44,030 83	
" Endowment Fund "	117,249 50	
" Sick and Funeral Fund "	532 01	
" General Fund "	2,712 76	
All other assets		1,681 06
Total assets		$164,525 10

[For maturing endowments see *supra*.]

VI. Liabilities.

Amount of supposed or reported claims	$13,035 00
Other liabilities	836 41
Total liabilities	$13,871 41

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1899.—None.

Assessments are made monthly.

Fourteen assessments were made during 1899, each being payable the first of each month.

The Society's accounts were audited in April, July, October and December, 1899, and February, 1900.

The books of record kept for purposes of insurance certificates are, register of certificates issued, register of circle membership, ledgers, cash book, etc.

Names and addresses of the auditors for 1899 were as follows: Wm. Wilkinson, M A, Brantford, Ont; A. R. Thompson, Merriton.

Number of members in Ontario 31st December, 1899, 11,518.

Number of members in Ontario who died during 1899, 88.

Amount of death benefits paid Ontario members during 1899, $162,684.70.

VII. Cash Receipts.

Cash balance from 1898	$128,321 66	
Cash received during 1899 from :		
Initiation fees		$1,837 00
Assessments		186 479 11
Per capita tax and levies		13,866 66
Fines		10 20
Charter fees		151 50
Supplies sold		647 53
Interest and dividends		3,960 29
Premiums for guarantee		76 00
All other sources		181 00
Total receipts		$207 209 29

IX. Cash Expenditure.

Cash paid during 1899 for :

(a) *Expenses of Management :*

Commission	$5,069 15
Registration fee	25 00
Law costs (supreme solicitor's fees)	433 02
Expenses of annual meeting	2 264 52
Supplies bought	975 83
Travelling expenses	1,117 86
Rent, light, heat and taxes	453 54
Salaries, officers, auditors, etc	3,452 50
Medical examiner, salary and expenses	572 10
Clerk hire	1,357 50
Official journal	1,044 21
Printing, stationery and advertising	173 50
Postage, telegrams and express	434 45
Premiums for guarantee of lodge officers	169 00
Other management (expenses detailed in memo)	359 35
Total expenses of management	$17,901 53

(b) *Miscellaneous Expenditure :*

Life insurance claims other than endowments	166,684 70
Sick benefits	2,044 00
Total disability benefits	2,520 00
Grand totals	$189,150 23

GRAND LODGE OF ONTARIO OF THE INDEPENDENT ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

To which are appended statements of the Auxiliary Bodies lettered below as A. B. C. and D.

Head Office, Canada Life Building, Toronto, Ontario.

Organized 27th July, 1855, and incorporated in Ontario 7th January, 1875.

The Executive Officers of the Society at the 31st December, 1899, were as follows :

Jas McLurg, M.D., Grand Master ..... Woodstock.
O. L. Lewis, Deputy Grand Master ..... Chatham.
C. C. Lyman, Grand Warden ..... Brockville.
J. B. King, Grand Secretary ..... Toronto.
W. J. McCormack, Grand Treasurer ..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment Contracts in force 31st December, 1899.—None.

Amount covered by Contracts of Insurance other than Endowments.—None.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts of Endowments or benefits in the nature thereof.—None.

(*b*) Contracts of Insurance other than Endowments, Sick Benefits or Funeral Benefits.—None.

III. FUNERAL BENEFITS.

The Subordinate Lodges undertake Funeral Benefits. The total membership of these lodges at the 31st December 1899, was 23,597.

The number of deaths in the Society in 1899 was 187.

The amount of Funeral Benefits paid in 1899 in respect of deceased members was $8,188.89.

General Benefit Fund includes Sick Benefits and General Expense Fund.

Nurse Fund (maintained by a few lodges only), $362.21.

Contingent Fund applicable to any purpose of the lodge, $14,456.79.

Number of members wives deceased in 1899, 20

Total amount Funeral Benefits paid in respect of deceased wives, $381 00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1899, $946,020.48.

IV. SICK BENEFITS.

The Subordinate Lodges undertake Sick Benefits.

The total number of members who received Sick Benefits in 1899 was 3,629.

The amount of benefits paid in 1899 in respect of sick members was $56,159.11.

The number of weeks' sickness experienced in 1899 was 18,853.

Amount paid for medical attendance during 1899, $6,489.30.

V. Assets

	Grand Lodge.	Subordinate Lodges.
Cash value of Real Estate, less incumbrance	.....	$241,502 34
Amount of Bonds, Mortgages, etc	.....	265,423 84
Amount of cash in bank and in Treasurer's hands	$ 732 82	252,366 77
Amount invested in furniture and regalia	810 04	176,549 14
All other assets	1,285 21	40,483 14
Total amount of assets	$2 828 07	$976,325 23

VI. Liabilities.

Aggregate of all liabilities	$808 94	$77.981 78

VII. Miscellaneous.

Actions or proceedings instituted against the Society during 1899.—No information.

The books and accounts of the Subordinate Lodges were audited in January and July, 1899, and those of the Grand Lodge, August, 1899.

Names and post office addresses of Grand Lodge Auditors, Charles Packert, Stratford ; Abner Fraser, Hamilton.

No changes were, during 1899, made in the Constitution and Rules in relation to insurance certificates or benefits.

VIII. Cash Receipts.

Cash balance (Grand Lodge) from 1898 (not extended), $265.76.

Cash received during 1899 from :

	Grand Lodge.	Subordinate Lodges.
Initiation fees, degrees and cards	.....	$22,053 64
Dues and reinstatements	.....	134,412 06
Per capita tax	$11,532 75	.....
Charter fees	90 00	.....
Interest and rents	.....	37,346 51
All other sources	159 46	53,629 49
Total receipts	$11,782 21	$247.441 70

IX. Cash Expenditure.

Cash paid during 1899 :

(*a*) *Expenses of Management.*

	Grand Lodge.	Subordinate Lodges.
Per capita tax	$ 150 00	.....
Law costs	250 00	.....
Registration fee	25 00	.....
Expenses of annual meeting	5,013 01	.....
Fuel, light, rent, etc	400 00	.....
Supplies bought	1,118 72	.....
Salaries, Officers' and Auditors' fees	2,829 90	.....
Printing, stationery	590 85	.....
Postage, telegrams and express	427 57	.....
Other management expenses (detailed in memo.)	1,154 51	62,684 77
Official Journal	787 06	.....
Total expenses of management	$12,746 62	$62,684 77

(b) Miscellaneous Expenditure.

	Grand Lodge.	Subordinate Lodges.
Funeral benefits	.....	$8,569 88
Benefits to widows and orphans	.....	13 354 10
Sick benefits	.....	57,735 21
Medical attendance	.....	6 489 30
Gratuities to distressed members	.....	3,694 43
Expenditure other than any of the foregoing	.....	109,115 39
Grand Total	$12.746 62	$261,643 08

(A) The Oddfellows Funeral Aid Association of the Counties of Lincoln and Welland.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899

Receipts	$240 40
Expenses of management	26 72
Paid funeral benefits	300 00
Balance on hand	421 27
Initiated	3
Died	3
Membership 31st December, 1899	106

(B) Abstract from the returns of Rebekah Lodges to the Grand Lodge of Ontario, 31st December, 1899.

	M.	F.	Males.	Females.	Totals.
Number of members 31st December, 1898			1,199	1,762	2.961
Admitted during 1899			322	402	724
Total			1,521	2,164	3,685
Deduct :					
Died	3	4			
Ceased	254	315			
			257	319	576
Membership 31st December, 1899			1,264	1,745	3,109

Balance on hand 31st December, 1898		$5,332 58
Received during the year 1899		4,738 58
		$10,071 16
Expended during 1899 :		
Sick benefits	$ 266 07	
Current expenses of lodges, organizing, etc.	3,672 03	
		3,938 10
Balance on hand 31st December, 1899		$6.133 06

(C) The following summary from the Returns of the Grand Encampment shows the Membership and Standing at 31st December, 1899.

Number of members as from last report		3,396
Initiated during the year ending 31st December, 1899		150
Admitted by card " "		12
Reinstated " "		13
Total membership at any time during 1899		3,571
Deductions:		
Withdrawn by card	21	
Suspended for non-payment of dues	138	
Expelled	1	
Deceased	28	
		188
Net membership 31st December, 1899		3,383
Number of patriarchs relieved in 1899	398	
" of weeks' sickness experienced in 1899	2,010	
Amount paid for burying the dead in 1899		$167 00
" special relief in 1899		115 00
" relief paid to widowed families in 1899		12 50
" relief of Patriarchs		3 349 42
Total amount of relief paid		$3 643 92
Invested funds of subordinates		$21,058 61
Total amount of annual revenue		10 300 00

(D) Record of the Oddfellows Mutual Aid Association of the City of London, Ontario.

YEAR ENDING 31ST DECEMBER, 1899.

Number of members admitted during the year 1899	2	
" " dropped or lapsed in 1899	5	
" " died in 1899	3	
" " 31st December, 1899	89	
Amount of cash received during the year 1899		$221 87
" expenses of management in 1899		19 85
" paid death benefits		125 00
" on hand 31st December, 1899		77 02
" of call on each death		50

THE ODDFELLOWS' RELIEF ASSOCIATION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, Wellington Street, Kingston, Ont.

Organized 9th May, 1874, incorporated, 16th April, 1875.

The Executive Officers of the Society at the 31st December, 1899 were as follows.

Fife Fowler, M.D., President.....Kingston.
John B. McIver, Vice-President .....Kingston.
R. Meek, Secretary.....Kingston.
D. Callaghan, Treasurer.....Kingston.
A. H. Blackeby, Superintendent of Agencies .....Kingston.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments.*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1898			10,392	13,820,500 00
Add contracts taken during 1899, new or renewed			1,135	1,391,000 00
Gross number and amount of contracts on foot at any time during 1899			11,527	15,211,500 00
Deductions:		$ c.		
Contracts matured in 1899	69	90,000 00		
Contracts lapsed in 1899	340	422,000 00		
Contracts surrendered in 1899	1	1,500 00		
Contracts cancelled in 1899	34	34,000 00		
		547,500 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1899		7,500 00		
Total deductions extended	444	555,000 00	444	555,000 00
Net contracts on foot at 31st December, 1899			11,083	14,656,500 00

III. and IV. Sick and Funeral Benefits.—None given.

V. Assets.

Cash value of Real Estate		$ 7 198 46
" Mortgages		113 897 59

No cash is held over; deposited daily as received.

Cash on deposit to the Society's credit, not drawn against, in the following chartered banks:

Quebec Bank, Quebec		5,075 00
Bank of Hamilton, Winnipeg		5,386 66
Bank of New Brunswick, St. John's		5,306 78
Canadian Bank of Commerce		5,283 56
Standard Bank, current account:		3,583 32
Bank of Nova Scotia, Halifax		5,581 89
Bank of Montreal, Winnipeg		5,478 55
Bank of Hamilton, Hamilton		5,057 53
Eastern Townships Bank		10,225 47
Dues and assessments called but not yet payable	$24,138 72	
Less cost of collection	1,590 38	
Net value extended	$22,548 34	22,548 34
All other assets		767 26
Total assets		$195,390 41

VI. Liabilities.

Amount of claims supposed or reported	$8,000 00
Total liabilities	$8,000 00

VII. Miscellaneous.

No actions were instituted against the Society in 1899.

Six assessments were made during 1899, as follows. 15th January, March, May, July, September, and November.

The books and accounts were audited during the year on March 30th, June 30th, September 30th, and December 31st.

Registers are kept as follows: Register of membership, register of members' accounts, register of the dead, register of suspensions, withdrawals, etc, register of cancellations and reductions, register of claims and payments, two ledgers, two journals and cash books.

Names and post office addresses of the auditors for 1899: John Nicolle, Thomas D. Minnes, Kingston.

No change was made in the management or system during 1899.

Certain changes were made during 1899 in the Constitution and Rules in relation to insurance certificates or benefits, and a copy of the same is incorporated with the annual statement.

Number of certificate holders in Ontario at 31st December, 1899, 8,042.

Number of members in Ontario who died during 1899, 57.

Amount of death benefits paid to Ontario members during 1899, $80,500.00.

VIII. Cash Receipts.

Cash balance from 1898 (not extended)	$7,006.02	
Cash received during 1899 from :		
Application fees		$921 00
Assessments		136,67 82
Interest and dividends		5,335 21
All other sources (Fees)		1,122 95
Total cash receipts		$144,016 98

IX. Cash Expenditure.

Cash paid during 1899 for :

(*a*) *Expenses of Management.*

Commission	$9,389 57
Law costs	206 72
Registration	25 00
Annual meeting	860 33
Supplies bought	144 41
Travelling expenses	1,129 66
Rent, light, heat and taxes	508 73
Medical Examiner's salary and expense	363 00
Salaries, officers' and auditors' fees	5,352 93
Printing, stationery and advertising	1,107 88
Postage, telegrams and express	410 58
Premiums for guarantee of lodge officers	229 75
Other management expenses (detailed in memo.)	1 459 66
Total expenses of management	$21,188 12

(*b*) *Miscellaneous Expenditure.*

Life insurance claims other than endowment	99,500 00
Total expenditure	$120,688 00

THE HIGH COURT OF THE CANADIAN ORDER OF FORESTERS.

ANNUAL STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1899.

Head Office, 205 Colborne Street, Brantford, Ont.

Organized 25th November, 1879, and incorporated in Ontario, 1st December, 1879.

The Executive Officers of the Society at the 31st December, 1899, were as follows:

Robt. Elliott, High Chief Ranger		Ingersoll, Ont.
F. Jameson, High Vice Chief Ranger		Peterboro', "
Thomas White, High Secretary		Brantford, "
John Neelands, High Treasurer		Brantford, "
H. Gummer,	Elected Members	Guelph, "
H. D. Henderson,		Whitechurch, Ont.
Geo. Faulkener,		Ottawa, "
C. E. Britton,		Ganan que, "
H. A. Brosseau,		Montreal, Que.
Ernest Gartung, Superintendent of Organization		Brantford. Ont.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than for Endowment or for Sick or Funeral Benefits $36,504,500.00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1898	30,789	31,727,500 00
Add contracts taken during 1899 new or renewed	7,015	6,858,000 00
Gross number and amount of contracts on foot at any time during 1899	37,804	38,585,500 00

	Number.	Amount.		
		$ c.		
Deductions:				
Contracts matured in 1899	158	158,035 81		
Contracts lapsed and cancelled in 1899	1,989	1,922,934 19		
Total deductions extended	2,147	2,081,000 00	2,147	2,081,000 00
Net contracts in force 31st December, 1899			35,657	36,504,500 00

III. FUNERAL BENEFITS.

The Funeral Benefits are undertaken by the High Court and Subordinate Courts, and the total membership of this department was, at the 31st December, 1899, 18,137.

Number of members of the Society who died during 1899, 158.

The total amount of Funeral Benefits paid in 1899, High Court, $2,774 55; Subordinate Courts, $718 03

The total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1899, was $47,467 27.

IV. Sick Benefits.

The Sick Benefits are undertaken by the High Court and Subordinate Courts.

Number of claims for Sick Benefits during 1899, 2,815.

The total amount of Sick Benefits paid in 1899, High Court, $54,899.35; Subordinate Courts, $12,749.34.

Number of weeks' sickness experienced in 1899, High Court, 12,795⅝; Subordinate Courts, no information.

Amount paid for medical attendance during 1899, $10,011.30.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1899, was $47,467.27.

V. Assets.

——		Amount.
		$ c.
Cash value of bonds, debentures and other securities		684,181 49
Actual cash on hand as per audit statement, 31st December, 1899		47,467 27
(Cash mentioned in above item is held by Treasurer and Trustees of Subordinate Lodges)		
Cash on deposit to Society's credit not drawn against in the following chartered banks :		
Union Bank, Souris, Man		20,000 00
Merchants' Bank of Halifax, Montreal, Que.		10,000 00
Standard Bank of Canada, Brantford, Ont		10,000 00
Bank of Nova Scotia, Charlottetown. P.E.I.		10,000 00
Bank of Hamilton. Winkler, Man		10,000 00
Bank of Hamilton, Morden, Man		10,000 00
Bank of Hamilton, Hamiota, Man		10,000 00
Standard Bank of Canada (Current account), Brantford, Ont		60,028 86
Bank of Hamilton (Current account), Winnipeg, Man.		8,051 31
Bank of Hamilton (Quebec Government deposit), Wingham, Ont		5,000 00
Interest		10,724 80
Total assets of Life Insurance Fund	$899,280.31	
Amount of all other assets		3,826 58
Total assets		899,280 31

VI. Liabilities.

Amount of all liabilities $16,690 77

VII. Miscellaneous.

Actions or proceedings instituted against the Society during 1899 :

Newman, on behalf of creditors of Keeling, $500; in favor of the Order. Robinson, to reinstate her husband; action dismissed. Pott, wife claims $1,000, husband not heard of for seven years; judgment against Order; appealed.

Assessments for purposes of Life Insurance certificates are made monthly.

Twelve assessments were made in 1899, payable on or before the last day of each month.

The Society's accounts were, during 1899, audited in the months of January, May, August and October.

The following books of record or account are kept for purposes of insurance certificates or benefits : day book, cash book, record book, certificate ledger, insurance and sick and funeral benefit fund ledger, general ledger, monthly return books and semi-annual return books.

Names and post office addresses of the Auditors for 1899 were as follows; Thomas W. Gibson, Parliament Buildings, Toronto, Ont.; John Burgess, Bluevale, Ont.

Amount of High Court Secretary's bond $10,000; High Court Treasurer, $10,000.

No changes were, during 1899, made in the constitution in relation to insurance certificates or benefits.

Number of certificate holders in Ontario at 31st December, 1899, 23,744.

Number of members in Ontario who died during 1899, 106.

Amount of death benefits paid to Ontario members during 1899, $104,035.81.

VIII. Cash Receipts.

Cash balance from 1898 (not extended) $804,630.08.

	High Court.	District High Court.	Subordinate Courts.
	$ c.	$ c.	$ c.
Cash received during 1889 from :			
Application and initiation fees			4,985 24
Dues			59,923 59
Cards			94 45
Assessments	325,126 92		
Per capita tax	26,747 31	3,210 05	
Certificate fees	7,062 33	636 75	
Enrollment fees	2,331 30	69 50	
Endorsement fees	332 00		
Supplies sold	1,676 15	232 72	
Medical fees	1,909 51	153 75	
Interest	26,460 33		
Premium for guarantee of Court Officers	808 92		
All other sources		1,606 45	15,177 10
Total receipts	395,094 77	6,311 22	80,180 38

IX. Cash Expenditure

	High Court.	District High Court.	Subordinate Courts.
Cash paid during 1899 for :	$ c.	$ c.	$ c.
(a) *Expenses of Management.*			
Charter fees			3,042 00
Grants	925 00	125 00	
Organization expenses (including salaries, etc)	21,279 18	1,716 30	
Law costs	244 90		
By-law Committee	17 26	15 00	
Medical Board expenses	2,850 35	166 75	
Expenses of annual meeting	577 76	111 59	
Executive Committee expenses	479 86	57 90	
Supplies bought	1,247 97	60 00	
Head Office expenses	2,700 86	474 47	
Officers expenses	1,245 16	112 00	
Salaries, officers' and auditors' fees	3,200 00	1,187 50	
Clerk hire	3,902 34	160 00	
Official journal	3,368 25		
Printing and advertising	3,247 71	325 35	
Cash prizes	170 00	100 00	
Premiums for guarantee of officers	428 20		
Other management expenses		1,197 81	50,290 32
Total expenses of management	45,884 80	5,809 67	53,332 32
(b) *Miscellaneous Expenditure.*			
Life insurance claims other than endowments	158,035 81		
Funeral benefits	2,774 55		718 03
Sick benefits	54,899 35		12,749 34
Medical attendance			10,011 30
Other expenditure	1,333 91		
Total expenditure	262,928 42	5,809 67	76,810 99

SUPREME LODGE KNIGHTS OF PYTHIAS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office of Supreme Lodge, Nashville, Tenn., U.S.A.

Chief Agent and Attorney for Ontario, Walter Haynes, 1 Rosebery Avenue, Toronto, Ontario.

Organized 19th February, 1864. Re-incorporated by special Act of Congress, June 29th, 1894.

The Executive Officers of the Grand Lodge of Ontario for the 31st December, 1899, were as follows :

John S. McKay	Grand Chancellor	Woodstock.
Louis M. Jones	Grand Vice-Chancellor	Toronto.
W. Haynes	Grand Keeper of Record and Seal	Toronto.
J. P. McLeod	Grand Master of Exchequer	Hamilton.
A. E. Domville	Grand Prelate	St. Thomas.
W. H Murch	Past Grand Chancellor	St. Thomas.

MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits* :

SUPREME LODGE.	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1898			54,527	100,180,500 00
Add contracts taken during 1899			11,034	15,943,500 00
Gross number and amount of contracts on foot at any time during 1899.			65,561	116,124,000 00
	Number.	Amount.		
Deductions :		$ c.		
Contracts matured in 1899	589	1,233,500 00		
" lapsed	4,642	6,749,000 00		
" cancelled	21	43,000 00		
			5,252	8,025,500 00
Total deductions	5,252	8,025,500 00		
Net contracts on foot 31st December, 1899			60,309	108,098,500 00
In Ontario, 168.				
Contracts in force, $248,000.00				
No. of deaths, 8.				
Benefits paid, $11,000.00.				

CASH RECEIPTS

Fees	$ 1,354 25
Interest	7,487 85
Monthly payments	1,268 089 45
Dues	60,954 90
Total receipts	$ 1,337,886 45

Cash Expenditure.

Life insurance claims	$ 1,201,670 61
Printing, supplies and office expenses	33,360 87
Adjustment of claims	16,314 68
Annulled certificates refunded	4,333 07
Medical examinations	28,172 00
Organization, etc	49,097 63
Total expenditure	$ 1,332 948 86
Balance, receipts over expenditure, 1899	$ 4 937 59
" on hand 31st December, 1898	483 520 10
Balance on hand 31st December, 1899	$ 488,457 69
Deposits as follows :	
First National Bank, Chicago	$ 35,062 98
Bonds and securities	453,394 71
	$ 488,457 69

GRAND LODGE.

Funeral Benefits

Funeral Benefits are undertaken by the Subordinate Bodies, with a total membership of 1,154 at 31st December, 1899

Sixteen members of the Society died during 1899, and Funeral Benefits amounting to $552 25 were paid.

Sick Benefits.

Number of members who received sick Benefits during 1899, 126

Amount of benefits paid during 1899 in respect of sick members, $1,541.90.

Number of weeks' sickness experienced in 1899, 500.

Amount paid for medical attendance during 1899, $961 87.

Amonnt cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1899, $11,731 48.

Assets

	Grand Body.	Subordinate Bodies.
Cash in bank at 31st December, 1899	$ 273 04	$ 13,565 34
All other assets		8,936 54
Total assets	$ 273 04	$ 22,501 88

Liabilities.

Aggregate amount of all liabilities	$ 155 71

Miscellaneous.

Payments for insurance certificates are fixed monthly rates and are payable on the 10th day of each month.

The books of the Society were audited on 11th July, 1899

Books kept by the Society are as follows:—Numerical statements, lodge receipts, lodge expenses, financial statements.

Names and addresses of auditors:—A. R Whyte, Hamilton; T. G. Soole, Toronto.

Cash Receipts.

	Grand Lodge.	Subordinate Bodies.
Cash received during 1898 (not extended)	$ 86 06	$ 13,242 22
Cash received during 1899 from :		
Application fees } Initiation fees }	.....	1,148 00
Dues	.....	6,654 08
Per capita tax and levies	1,263 85	
Assessments	.....	6 00
Degrees and cards	.....	167 70
Supplies sold	206 17	50
Rent	.....	359 35
Interest	.....	339 56
All other sources	.....	547 48
Total receipts	$1.470 02	$ 9,222 67

Cash Expenditure.

Cash paid during 1899 for :

(a) *Expenses of Management.*

Per capita tax and levies	46 52	1,126 84
Registration fee	25 00	
Expenses of annual meeting	345 64	
Supplies bought	72 72	99 98
Travelling expenses	173 05	
Rent, light, heat and taxes	65 00	1 435 62
Salaries, officers' and auditors' fees	300 00	356 88
Official journal	63 40	
Printing, stationery and advertising	30 50	195 21
Postage, telegrams and express	70 15	140 11
Premiums for guarantee of lodge officers	5 00	
Total expenses of management	$1.196 98	$3,354 64

(b) *Miscellaneous Payments.*

Funeral benefits	552 25
Benefits to widows and orphans	684 00
Sick benefits	1,541 90
Medical attendance	683 20
Gratuities to distressed members	278 67
Other expenditures	958 68
Total expenditure	$1,196 98 $8,053 34

THE CANADIAN ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1899.

Head Office, 49 King Street West, Toronto, Ont.

Organized in June, 1852, and incorporated in Ontario 11th September, 1882.

The Executive Officers for the year ending 31st December, 1899, were as follows:

Robert Clark, Grand Master.....Troy, Ont.
Thomas A. Wardell, Past Grand Master .....Dundas.
William H. Shaw, Deputy Grand Master.....Toronto.
Robert Fleming, Grand Secretary .....49 King Street West, Toronto.
George Boxall, Grand Treasurer .....252½ Yonge Street, Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

	Maturing subsequently to 1905.	Total.
Amount covered by Endowment Contracts in force 31st December, 1899	$103,200 00	$103,200 00
Amount covered by contracts other than for Endowments or for Sick or Funeral Benefits in force 31st December, 1899 .		2 364,050 00
Total 31st December, 1899		$2,467,250 00

II. MOVEMENT IN INSURANCE CERTIFICATES

(a) Contracts for Endowments or for Benefits in the nature thereof.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1898	376	109,800 00
Add contracts taken during 1899	...	...
Gross number and amount of contracts on foot at any time during 1899	376	109,800 00

Deductions:	Number.	Amount.
		$ c.
Contracts lapsed in 1899	36	5,400 00
" matured in 1899	4	1,200 00
Total deductions extended	40	6,600 00

Net endowment contracts on foot 31st December, 1899	336	103,200 00
No. of certificate holders in good standing 31st December, 1899 ... 336		

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits

	Number.	Amount.
		$ c.
Net contracts in force 31st December, 1898	3,207	2,264,350 00
Add contracts taken in 1899, new or renewed.	642	460,000 00
Gross number and amount of contracts on foot at any time during 1899	3,849	2,724,350 00

Deductions:	Number.	Amount
		$ c.
Contracts matured in 1899	16	8,700 00
" lapsed in 1899	550	350,550 00
Add to above amount by which various certificates still on foot were reduced during 1899.		1,050 00
Total deductions extended	566	360,300 00

Net contracts on foot 31st December, 1899	3,283	2,364,050 00
Grand total number certificate holders in A and B at 31st December, 1899 ..	3,191	

III. Funeral Benefits.

Funeral Benefits are undertaken by the Grand Lodge. Total membership of Subordinate Bodies at 31st December, 1899, in Ontario, 3,810. British Columbia, 200. Total, 4,010

Thirteen members died during 1899, and the amount of Funeral Benefits paid in 1899 was $520.00.

Ten members wives died in 1899, and the amount of Funeral Benefits paid in 1899, was $200 00.

Total cash standing to the credit of Funeral Benefit Fund at 31st December, 1899, was $678.92.

IV. Sick Benefits.

Sick Benefits are undertaken by Subordinate Lodges entirely.
Number of members who received Sick Benefits in 1899, 514.
The total amount of benefits paid in 1899, 5,295.71.
Number of weeks' sickness experienced in 1899, 1,786
The total amount paid for medical fees was $2,850.78.

V. Assets.

		Grand Body.	Subordinate Body.
Cash value of mortgages		$1,900 00	
" bonds, debentures and securities		5,000 00	$3,889 40
Cash in hands of Grand Treasurer		534 10	
" on deposit to the Society's credit, not drawn against as follows			7,402 33
In Western Canada Loan and Savings Company		13,366 05	
In Imperial Bank, Queen and Yonge streets, Toronto		1 352 00	
In Imperial Bank, Toronto (current account)		1,023 09	
Interest due and accrued on mortgages		95 00	88 55
Dues and assessments in course of collection		2,303 17	1,875 16
Miscellaneous		1,397 82	7,692 47
Total assets, Insurance and Endowment and Sick and Funeral Fund	$26,806.60		
General Fund	164.63		
Total assets		$26,971 23	$20,947 91

VI. Liabilities.

Amount of claims supposed, reported or adjusted		$500 00	
" other liabilities		164 63	$1,758 06
Total liabilities		$664 63	$1,758 06

VII. Miscellaneous

Actions or proceedings instituted or prosecuted by or against the Society during 1899, none.

Assessments are made for purposes of life insurance monthly, and are payable on the first of each month. Twelve such assessments were made in 1899

The Society's books were duly audited during 1899, July 21 and January 30, 1900.

Books of record or account kept by the Society: Register of certificates, register of lodges, cash book, journals and ledger.

Names and post office addresses of the Auditors for 1899 were as follows: W. L Young, Markdale, Ont.; O. A. Lapp, Brighton.

No changes were, during 1899, made in the Constitution and Rules in respect of insurance certificates or benefits.

Amount of bond of Grand Secretary	$1,000 00
" " " Treasurer	1,500 00
Number of members in Ontario	3,810
Number of certificate holders in Ontario at 31st Dec, 1899	3,191
Number of members who died during 1899	15
Amount of death benefits paid to Ontario members during 1899	$10,900 00

VIII. Cash Receipts.

Cash balance from 1898 (not extended)	Grand body	$7,741 11
" " "	subordinate bodies	7,410 58

	Grand Body.	Subordinate Bodies.
Cash received during 1899 from :		
Application, certificate and registration fees	$1,082 75	
Initiation fees		$1,535 44
Dues		41 54
Assessments (Premiums)	19,650 40	22,548 28
Per capita tax and levies	7,067 55	
Degrees and cards		83 50
Charter fees	282 10	
Supplies sold	304 19	
Rent		464 25
Interest	356 21	161 45
All other sources	61 10	853 55
Total receipts	$28,804 30	$25,688 01

IX. Cash Expenditure.

Cash paid during 1899 for :

(a) *Expenses of Management.*

Registration fee	$25 00	
Expenses of meeting	751 39	
Supplies bought	345 55	
Travelling expenses and organization	4,045 88	
Rent, light, heat and taxes	232 50	2,142 49
Salaries, officers and auditors' fees	1,499 99	1,063 62
Official journal of proceedings	75 00	
Printing, stationery and advertising	265 05	
Postage, telegrams and express	166 62	
Premiums for guarantee of lodge officers	25 00	
Other expenses (Memo. enclosed)	918 12	2,524 10
Total expenses of management	$8,350 10	$5,730 21

(b) *Miscellaneous Payments.*

Per capita tax and levies other than for management		10,916 88
Endowments or payments in the nature thereof	50 00	
Life insurance claims	10 900 00	
Funeral benefits	720 00	
Benefits to widows and orphans	203 82	215 56
Sick benefits	46 25	5 295 71
Medical attendance		2 850 78
Total expenditure	$20 270 17	$25,009 14

GRAND ORANGE LODGE OF BRITISH AMERICA BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, Richmond Street East. Toronto, Ontario.

Organized 1st January, 1830, and incorporated in Canada 24th April, 1890.

The Executive Officers of the Society at the 31st December, 1899, were as follows:

Hon. N. C. Wallace, M.P., President	Woodbridge.
J. S. Leighton, Secretary	Toronto.
Dr. W. J. Parkhill, Treasurer	Midland.
Dr. J. Noble, Executive	Toronto.
A. J. Sinclair "	"
Dr. Beattie Nesbitt, "	"
A. J. Armstrong, "	St. John, N.B.

I. CURRENCY OF INSURANCE CERTIFICATES.—No information.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick or Funeral Benefits.*

	Number.	Amount.
		$
Contracts in force 31st December, 1898	1,865	1,865,000
Add contracts taken during 1899, new or renewed	287	287,000
Gross number and amount of contracts on foot at any time during 1899	2,152	2,152,000

	Number.	Amount.		
Deductions:		$		
Contracts matured in 1899	25	25,000		
" lapsed in 1899	98	98,000		
Total deductions carried out	123	123,000	123	123,000
Net contracts on foot at 31st December, 1899			2,029	2,029,000

III. FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Subordinate Bodies, with a membership at 31st December, 1899, of 65,000.

IV. SICK BENEFITS.

Sick Benefits are undertaken by the Primary Lodges.

V. ASSETS.

Cash in Secretary's hands	$625 01
" on deposit to Society's credit, not drawn against, in Dominion Bank, Toronto	4,132 44
Interest	166 30
Other assets	313 23
Total assets	$5 236 98

VI.—Liabilities.

Amount of claims admitted by the Society	$1,000
Total liabilities	$1,000

VII.—Miscellaneous.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1899 and were payable at the close of each and every month.

The Society's accounts were duly audited on January 19th, 1900.

The following books of record and account are kept for purposes of insurance certificates or benefits: Membsrship register, assessment register, death register, and cash book.

Names and post office addresses of the Auditors for 1899 were as follows: W. H. Stewart, Warwick; John H. Delamere, Minden.

Certain changes were, during 1899, made in the Constitution and Rules of the Society in relation to insurance certificates or benefits, which are filed.

Secretary's bond, $2,000; treasurer's bond, $2,000.

Number of certificate holders in Ontario, 1,752.

Number of members in Ontario died during 1899, 22.

Amount of death benefits paid to Ontario members during 1899, 21,400.

VIII. Cash Receipts.

Cash balance from 1898 (not extended)	$11,223 86	
Cash received during 1899 from:		
Initiation fees		$262 00
Dues		1,745 50
Assessments		20,684 17
Interest		121 30
Other sources		54 50
Total receipts		$22 867 47

IX. Cash Expenditure.

Cash paid during 1899 for:

(a) Expenses of Management.

Commission	$1,022 85
Law costs	620 56
Registration fee	25 00
Supplies bought	151 25
Travelling expenses	28 70
Rent, light, heat and taxes	228 18
Salaries, officers' and auditors' fees	1 068 00
Printing, stationery, advertising and supplies	235 31
Postage, telegrams and express	372 73
Premium for guarantee	15 00
Total expenses of management	$3,767 58

(b) Miscellaneous Payments.

Life insurance claims	25,400 00
Total expenditure	$29,167 58

THE SUPREME COUNCIL OF THE ROYAL ARCANUM.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, 407 Shawmut Avenue, Boston, Mass.

Chief Agent and Attorney for Ontario, Lyman Lee, Hamilton.

Organized 23rd June, 1877, incorporated in Massachusetts 5th November, 1877.

The Executive Officers of the Society at the 31st December, 1899, were as follows :

W. Holt Apgar, Supreme Regent.....Trenton, New Jersey.
W. O. Robson, " Secretary.....Boston, Mass.
E. A. Skinner, " Treasurer.....Westfield, N.Y.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than for Endowments, or for Sick or Funeral Benefits, in force 31st December, 1899..... $539,920,500 00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1898	189,184	537,819,000 00
Add contracts taken during 1899, new and renewed	12,913	25,823,000 00
Gross number and amount of contracts on foot at any time during 1899....	202,097	563,642,000 00

Deductions :	Number.	Amount.
		$ c.
Contracts matured in 1899	2,094	6,020,500 00
" lapsed in 1899	5,855	15,632,000 00
" surrendered in 1899	277	754,500 00
" cancelled in 1899	3	7,500 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1899		1,307,000 00
	8,229	23,721,500 00
Total deductions extended	8,229	23,721,500 00
Net contracts on foot at 31st December, 1899	193,868	539,920,500 00

FUNERAL AND SICK BENEFITS ARE NOT UNDERTAKEN BY THE SUPREME COUNCIL.

V. ASSETS.

Cash value of real estate, less incumbrances	$ 51,170 97
Cash value of bonds, etc	793,660 00

Cash on deposit to Society's, credit, not drawn against, in the following banks:

W. & O. B. Fund.

National Bank of the Commonwealth, Boston	$15,295 63	
National Bank of the Republic, Boston	20 000 00	
New England Trust Co, Boston	20 000 00	
Massachusetts Loan & Trust Co,, Boston, Mass	25 000 00	
American National Bank, Baltimore	8 500 00	
Nassau National Bank, Brooklyn	31,000 00	
Manufacturers' Nat. Bank, Baltimore, Md	12,264 39	
Peoples' Trust Company, Brooklyn, N Y	29 000 00	
Buffalo Loan Trust & Safe Deposit Co., Buffalo	20 000 00	
Mfrs. & Traders' Bank, Buffalo, N.Y	38 458 54	
America National Bank, Chicago	35 681 30	
The Bankers' National Bank, Chicago	32 072 77	
Central National Bank, Cleveland	36 574 60	
Second Nat. Bank, Cincinnati	21,127 91	
Commercial National Bank, Detroit	37,910 45	
1st Nat. Bank, Milwaukee	35 339 98	
Bank of Toronto, Montreal, Que	14,204 13	
First National Bank, New York	37,203 51	
Merchants' National Bank, New York	33,055 74	
Garfield National Bank, New York	15,756 13	
Corn Exchange Bank, New York	33,794 40	
First National Bank, Omaha, Neb	20,000 00	
Hanover National Bank, New York	33 345 56	
Central National Bank, Philadelphia	20,244 55	
Farmers' Deposit National Bank, Pittsburg	34 543 93	
Planters' National Bank, Richmond, Va	14 053 78	
First National Bank, St. Paul, Minn	26 000 00	
National Bank of Commerce, St. Louis	39 000 00	
The Bank of Toronto, Toronto, Ont	19,524 32	
The National Bank of Westfield, N Y	19,563 58	
Broad Street Nat. Bank, Trenton, N J	14 029 80	
Fourth National Bank, Atlanta, Ga	17 485 56	
	$810 030 56	
Less outstanding orders	177,750 00	
Balance Jan 1, 1900		$632,280 56

General Fund.

Garfield National Bank, New York	$17,053 02	
National Bank of the Commonwealth, Boston	7,841 07	
The National Bank of Westfield, N Y	4,575 93	
The Bankers' National Bank, Chicago	5,000 00	
Total general fund balance	$34,470 02	
Less outstanding orders	6,724 36	
Balance Jan. 1st, 1900		$27,745 66
Merchants' National Bank, Boston, Mass., Emergency Fund		$ 82,505 00
National Bank of the Commonwealth, Boston, Sup. Secretary's Contingent Fund		2,500 00
Dues and assessments due and upaid back assessments	$ 1,615 52	
Dues and assessments called, but not yet payable in hands of sub-treasurers	540,681 47	
Net value extended	$542,296 99	$542,296 00

ASSETS.—*Continued.*

Interest due and accrued on bonds, etc		4,180 00
Interest due and accrued on Bank Balances and deposits		2,195 76
Total assets of Life Insurance Fund (not extended)	$2,013,346 40	
" General and other Funds (not extended)	125,188 54	
	$2,138,534 94	
All other assets		19,383 75
Total assets		$2,157,918 69

VI. LIABILITIES.

Amount of claims admitted	$232,750 00
" " supposed or reported or adjusted	486,000 00
" " resisted	15,000 00
All other liabilities	2,513 12
Additional resisted claims on account of persons not in good standing	15,000 00
Total liabilities	$751,263 12

VII. MISCELLANEOUS.

No actions or proceedings were instituted by or against the Society in Ontario during 1899.

Assessments for the purpose of life insurance certificates are made monthly. Twelve (12) assessments were made during the year 1899.

The accounts and books of the Society were audited for the year 1899 on April 8th and September 19th, 1899.

The books of record and account kept for purposes of insurance certificates or benefits are registers of membership of each council, registers of benefit certificates, registers of deaths, registers of suspension, withdrawals, etc, and the usual cash books, journals and ledgers.

Name and address of the auditors of accounts for 1899: Charles P. Ingersoll, Buffalo, N.Y.; Walter F. Irvine, Norfolk, Va.; Robert H. Alberts, Hoboken, N J.

Changes were, during 1899, made in the organization and management of the Society. Discontinued issuing $1,500 certificates. Now issue them for $1,000, $2,000 and $3,000.

No changes were, during 1899, made in the Constitution and Rules, in relation to insurance certificates or benefits.

Number of certificate holders in Ontario at 31st December, 1899, 3,112.

Number of members in Ontario who died in 1899, 60.

Amount of death benefits paid to Ontario members during 1899, $150,000.00.

VII. CASH RECEIPTS.

Cash balances from 1898 (not extended) $1,015,955.05.

Cash received during 1899 from :

Application fees	$ 8 00
Assessments	6,491,620 07
Per capita tax and levies	143 20
Fines	372 80
Supreme Council dues	153,042 50
Charter fees	275 00
Interest and dividends	$33,449 22
Degrees and cards	25 00
Supplies sold	5,943 74
All other sources	8,978 13
Total cash receipts	$6,693,857 66

IX. Cash Expenditure

Cash paid during 1899 for :

(*a*) *Expenses of Management.*

Commission and organization expenses	$ 11,217 05
Law costs	5,808 22
Expenses annual meeting	16,199 29
Travelling expenses, official visits, etc	5,993 49
Rent, light, heat and taxes	3,759 95
Salaries, officers' and auditors' fees	27,141 64
Clerk hire	32,500 95
Official journal	2,220 46
Printing, stationery and advertising	12,382 44
Postage, telegrams and express	5,955 85
Registration fees, Insurance Departments	633 24
Investigating claims	174 88
Other management expenses (assistance to Grand Councils, etc.)	25,637 58
Total expenses of management	$149,625 04

(b) *Miscellaneous Expenditure.*

Life insurance claims	6,083,451 87
Expenditure other than foregoing (investments, etc.)	731,704 58
Total expenditure	$6,964,781 49

DOMINION COUNCIL OF CANADA AND NEWFOUNDLAND ROYAL TEMPLARS OF TEMPERANCE.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, 39 King William Street, Hamilton, Ont.

Organized 13th February, 1884, and incorporated in Ontario, 9th February, 1885.

The Executive Officers of the Society at 31st December, 1899, were as follows:

Geo. H. Lees, Dominion Councillor ..... Hamilton, Ont.
C. Van N. Emory, Dominion Secretary ..... Hamilton. Ont.
A. C. Neff, F.C.A., Dominion Auditor ..... Toronto.
W. A. Edwards, " ..... Hamilton.
B. E. McKenzie, M.D, Medical Referee ..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment contracts in force 31st December, 1899, maturing subsequently to 1905	$ 934,250
Amount covered by contracts other than for Endowments or for Sick or Funeral Benefits	9,363,550
Total	$10,297,800

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or Benefits in the nature thereof

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1898	1,427	1,209,250 00
Add contracts taken during 1899	51	32,250 00
Gross number and amount of contracts on foot at any time during 1899....	1,478	1,241,500 00

	Number.	Amount.		
		$ c.		
Deductions:				
Contracts matured in 1899	25	21,000 00		
Contracts lapsed 1899	207	286,250 00		
Contracts surrendered 1899				
Total deductions extended	232	307,250 00	232	307,250 00
Net endowment contracts on foot 31st December, 1899	.....	.....	1,246	934,250 00

(b) Contracts for Insurance other than Endowments, Sick or Funeral Benefits

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1898	6,618	8,905,050 00
Add contracts taken during 1899, new or renewed...	1,310	1,262,750 00
Gross number and amount of contracts on foot at any time in 1899.....	7,928	10,167,800 00

	Number.	Amount.		
		$ c.		
Deductions:				
Contracts matured in 1899	62	88,706 34		
Contracts lapsed in 1899	541	715,543 66		
Total deductions extended	603	804,250 00	603	804,250 00
Net contracts on foot 31st December, 1899	....		7,510	9,363,550 00
Grand total number of certificate holders in A and B 31st December, 1899	.....	.....	7,333	10,297,800 00

III. Funeral Benefits.

Funeral Benefits are undertaken by the Grand Council of Ontario, the total membership of which is 1,201.

Eight members of the Grand Council died in 1899, and Funeral Benefits were paid amounting to $400.00.

IV. Sick Benefits.

Sick Benefits are undertaken by the Grand Council of Ontario.

There were paid in 1899 Sick Benefits to 188 members.

Amount paid for Sick Benefits, $3,434 00

The number of weeks' sickness experienced was 801.

The total cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1899, was $1,419.82.

V. Assets.

	Supreme Body.	Grand Body.
Mortgages	$9,942 20	
Cash on deposit to Society's credit, not drawn against, in the following chartered banks.		
Bank of Montreal, Hamilton	41,387 37	$1,419 82
Bank of Hamilton, Hamilton	5,000 00	
B.N.A., Hamilton		27 35
Merchants' Bank, Montreal	5,000 00	
Interest due and accrued	333 12	
All other assets	3,610 47	
Totals	$65,262 16	$1,447 17

VI. Liabilities.

Amount of claims admitted by Society	$5,300 00
Amount of claims supposed or reported	7,500 00
Amount of all other liabilities	4,800 00
Amount of all liabilities	$17,600 00

VII. Miscellaneous.

One action was instituted by or against the Society during 1899. Broom vs. Templars; no decision

Assessments are made for the purposes of life insurance each month, and are payable first of each month. Twelve such assessments were made in 1899.

The Society's books were duly audited during 1899 monthly.

Names and post office addresses of the auditors for 1899 were as follows: A. C. Neff, F.C.A., Toronto; W. A. Edwards, Hamilton.

No changes in the Constitution and Rules were made during 1899.

Amount of bond of Supreme Secretary, $5,000.

Number of members in Ontario at 31st December, 1899, 8,383.

Number of certificate holders in Ontario 31st December, 1899, 5,747.

Number of members in Ontario who died during 1899, 53.

Amount of death benefit claims paid to Ontario members during 1899, $72,206 34.

VIII. Cash Receipts.

	Supreme Body.	Grand Body.
Cash balance from 1898 (not extended)	$57,493.72	
Cash received during 1899 :		
Application fees	$1 616 50	$805 50
Assessment fees	10,745 30	
Assessments (Total Disability)	8,263 10	
Assessments (Death Benefits)	78,383 78	3,463 59
Per capita tax and levies	3,052 68	4,919 50
Supplies sold	837 69	297 99
Charter fees		151 45
Interest and dividends	1,257 67	
All other sources	819 36	
Total	$104 976 08	$9,638 03

IX. Cash Expenditure.

	Supreme Body.	Grand Body.
Cash paid during 1899 for :		
(a) Expenses of Management.		
Per capita tax or levies for management		$1,950 30
Commission	$3,813 10	1,258 25
Law costs	139 12	20 00
Registration fees	26 00	
Interest	582 14	6 70
Expenses of annual or biennial meeting (Board fees)	171 45	178 44
Supplies bought	430 99	219 01
Travelling expenses	202 06	107 39
Rent, light, heat and taxes	312 70	
Managing officers' salaries and officers' and auditors' fees	3,167 38	966 50
Medical officer's salary and expenses	849 74	10 50
Clerk hire	684 25	
Official Journal	2,737 69	
Printing (other than official journal), stationery and advertising	977 49	219 21
Postage, telegrams and express	456 00	84 89
Premium for guarantee of Lodge officers		20 00
Other management expenses detailed in memo	2,830 23	
Total expenses of management	$17,380 34	$5,041 19
(b) Miscellaneous Expenditure.		
Endowments or payments in the nature thereof	7 017 38	
Life insurance claims other than Endowments	86,106 34	
Funeral benefits		400 00
Sick benefits		3,034 00
Refunds of assessments	588 37	
Grand totals	$111,092 43	$8,475 19

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ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, 527 Huron Avenue Port Huron, Mich.

Chief Agent and Attorney for the Province of Ontario, A. E. Mallory, M. D., Colborne.

Organized 1st September, 1883, incorporated in State of Michigan 11th September, 1885. Re-incorporated August 31st, 1894, and November 7th, 1895.

The Executive Officers of the Society at the 31st December, 1899, were as follows :

Daniel P. Markey,	Supreme	Commander	Port Huron.
Geo. J. Siegle,	"	Record Keeper	Port Huron.
Chas. D. Thompson,	"	Finance "	Port Huron.
N. S. Boynton	"	Trustee	Port Huron.
David D. Aitkin,	"	Trustee	Flint.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for benefits in the nature thereof.—No information.

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1898	138,345	199,945,640 71
Add contracts taken during 1899, new or renewed	42,702	60,274,000 00
Gross number and amount of contracts on foot or at any time during 1899	181,045	260,219,640 71

Deductions:	Number.	Amount. $ c.		
Contracts matured in 1899	1,088	1,747,500 00		
" lapsed in 1899	18,325	13,595,500 00		
Total deductions extended	19,413	15,343,000 00	19,413	15,343,000 00
Net contracts on foot at 31st December, 1899.			161,632	244,876,640 71

III. FUNERAL BENEFITS.

Total membership at 31st Dec. 1899 was 3,875.

Number of members died in 1899, 17.

Total amount of Funeral Benefits paid, $850.00.

IV. Sick Benefits.

Number of members who received Sick Benefits in 1899, 343.
Total amount of benefits paid, $7,714.40.
Number of weeks' sickness experienced, 1,528.
Balance of Accident Fund Dec. 31st, 1899, $13,487.75.
Balance of Combined Fund Dec. 31st, 1899, $17,134.89.
From these two Funds disability benefits are paid
Total amount cash standing to credit of Sick Benefit Fund 31st Dec. 1899, $16,954.12.

V. Assets.

Cash Value of Real Estate	$62,534 54
Actual Cash on hand 31st December, 1899	2,804 22
Bonds, etc	587,536 09
First National Bank, New York	41,587 03
Bankers National Bank, Chicago	64,000 00
Commercial Bank, Port Huron	123,766 55
Insurance Departments, Canada	10,000 00
Second National Bank, Pittsburg	35,000 00
Bank at Toronto	46,000 00
Third National Bank, St. Louis	35,000 00
Cash in Commercial Bank, Building Fund	7,715 46
Market value of Bonds	14,163 91
Dues and assessments called, but not yet payable	183 997 71
Total assets Endowment fund, $882,088 69.	
" Sick and Funeral fund, $32,576 72.	
" General fund, $38,923.94.	
Total assets	$1,214 205 51

VI. Liabilities.

Amount of claims admitted by Society	$82,708 25
" " in process of adjustment	204,700 00
" " resisted	33,000 00
" other liabilities	19,949 93
Total liabilities	$340,358 18

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society in 1899.—No information.

Assessments were made monthly in 1899.

Twelve assessments were made during the year 1899, and were payable on the first day of each month.

The Society's books and accounts were audited each month by the Supreme Auditors.

Names and addresses of the Auditors for 1899:

Supreme Finance Auditors: Geo. J. Siegle, Buffalo; W. E. Blaney, Oil City, Pa.; W. F. B. Coulter, Sarnia, Ont. Meet monthly.

Supreme Auditors: W. E. Blaney, Oil City; J. W. Replogle, Gosher, Ind.; W. F. B. Coulter, Sarnia.

Board Trustees: D. P. Markey, Geo J. Siegle, C. D. Thompson, N. S. Boynton, D. D. Aitken, all of Port Huron.

No changes were made in the organization or management during the year 1899 in relation to Insurance Certificates or Benefits.

Bonds of Supreme Secretary and Treasurer, $75,000.

Registers are kept for purposes of Life Insurance and Benefits.

Number of certificate holders in Ontario, 31st December, 1899, 12,106.

Number of members in Ontario who died during 1899, 71.

Amount of Death Benefits paid to Ontario members during 1899, $89,600.00.

Amount of disability benefits paid in 1899, $5,600.00.

VIII. Cash Receipts.

Cash Balances from 1898 (not extended) $800,972.17.
Cash received during 1899 :

Rent	$ 545 80
Application fees	25 633 50
Assessments	2,118,629 67
Dues	4,529 08
Supplies sold	8 603 25
Interest	14 079 73
All other sources. (Sick and Funeral Fund, etc)	11,923 73
Total cash receipts	$2,183.944 76

IX. Cash Expenditure.

(a) *Expenses of Management.*

Commission	$ 41 702 17
Law costs	7,553 06
Registration fees	2,078 52
Investigation of claims	434 95
Percentage paid State Great Camps	87,143 62
Expenses of Annual Meeting	10,681 14
Supplies bought	21,758 76
Travelling expenses	4,069 01
Rent, light, heat and taxes	2,657 81
Salaries officers', auditors' fees and Medical Examiners	22,632 68
Clerk hire	22,064 50
Printing official journal	20,209 75
Printing, stationery, etc.	10,413 75
Postage, telegrams and express	11,682 31
Premium for guarantee of lodge officers	2,540 00
Other management expenses	1 794 00
Total expenses of management	$ 269,416 03

(b) *Miscellaneous Expenditure.*

Life Benefit claims other than endowments	1,623,033 68
Assessments returned	553 58
Endowments or payments	61,100 00
Sick and accident benefits	14,131 29
Funeral benefits	850 00
Gratuities to distressed members	1,903 70
Total Expenditure	$1,970,988 28

THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1899.

Head Office, 51 Yonge Street, Toronto, Ont.

Organized in 1871, and incorporated in Canada, 26th May, 1874.

The Executive Officers for the year ending 30th November, 1899, were as follows:

Chas. E. Kyle, President ..... Toronto.
M. O. Ellis, 1st Vice-President ..... Toronto.
Wm. Cauldwell, 2nd Vice-President ..... Toronto.
Jas. C. Black, Treasurer ..... Toronto.
Jas. Sargant, Secretary ..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.—None.

II. MOVEMENT IN INSURANCE CERTIFICATES.—None.

III. SICK BENEFITS.—No Official Sick Fund.

IV. FUNERAL BENEFITS.—None.

V. ASSETS.

Mortgages	$16,333 33
Cash value of shares, bonds, debentures, etc	230,017 82
" real estate	40,000 00
Cash on deposit not drawn against in Dominion Bank, Toronto	19 614 26
All other assets	1,125 00
Total assets	$306,990 41

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No assessments are made.

The Association's books were duly audited on December 12, 1899.

Books of record or account kept for the purpose of Insurance Contracts or Benefits, Mortuary Benefit Book.

Names and post office addresses of the Auditors for 1899 were as follows: W. H. Cross, Toronto; Henry Barber, Toronto.

No changes, were, during 1899, made in the Constitution or Rules in relation to Insurance Certificates or Benefits.

Bond for Secretary, $3,000.

No. of members in Ontario, 4,857.

No. of members in Ontario who died in 1899, 31.

Amount of Benefits paid during the year, $23,555 00.

CASH RECEIPTS

Cash received during 1899 from:	
Travelling certificates	$45,125 00
Honorary "	3,450 00
Duplicate "	94 00
Interest and dividends	10 578 11
Rents	1,183 00
Investments paid off	16,360 25
All other sources	526 66
Total receipts	$77 317 02

CASH EXPENDITURE

Amount paid during 1899:	
General expenses	$4,009 46
Office expenses	2,721 73
Building "	1,876 40
" improvement	1,953 24
Investments	56,177 58
Mortuary benefits	23,555 00
Total expenditure	$90,293 41

COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY OF WESTERN ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, Masonic Temple, Richmond Street, London, Ont.

Organized 3rd October, 1885, incorporated 4th November, 1885.

The Executive Officers of the Society at the 31st December, 1899, were as follows:

James M. Logan, President ..... London.
Alfred Robinson, Secretary ..... London.
Robert Coates, Treasurer ..... London.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment contracts.—None.
Amount covered by contracts other than for Endowment or for sick or funeral benefits in force 31st December, 1899 ..... $792,100 00

II. MOVEMENT OF INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1898	888	788,544 00
Add contracts taken during 1899, new or renewed	80	71,040 00
Added for increased membership	.....	1,624 00
Gross number and amount of contracts on foot at any time during 1899	968	861,208 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1899	12	10,500 00		
" lapsed	66	58,608 00		
Total deductions	78	69,108 00	78	69,108 00
Net contracts on foot 31st December, 1899	.....	.....	890	792,100 00

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Bonds, debentures, securities	$8,400 00
Cash on deposit to Society's credit, not drawn against, in the following banks:	
Huron and Erie Savings and Loan Company, London	918 19
Dominion Savings and Investment Society, London	4,170 61
Balance benefit fund	916 30
Total assets	$14,405 10

VI. Liabilities.

Amount of claims supposed, or reported or adjusted	$1,750 00

VII. Miscellaneous.

No actions or proceedings instituted or prosecuted by or against the Society during 1899.

Assessments were made every two months and were payable on the 1st of January, March, May, July, September, November.

Six assessments were made during 1899.

The books of the Society were audited twice during 1899, viz.: 7th June and 8th December.

The books kept for purposes of insurance certificates or benefits are: register, cash book, receipt book, ledger.

The names and post office address of the auditors for 1899 are as follows: John Overell and Charles F. Complin, London, Ont.

No changes were made in the organization or management of the Society during 1899.

No changes were made during 1899 in the Constitution and Laws in relation to Insurance Certificates or Benefits.

Amount of bond of Grand Secretary, $1,000 00.

Amount of bond of Grand Treasurer.—None.

Membership all in Ontario.

VIII. Cash Receipts.

Cash balance from 1898 (not extended)	$5,985 13	
Cash received during 1899 from:		
Application fees		$76 00
Dues		928 00
Assessments		8,293 55
Assessments in advance		82 50
Interest and dividends		512 52
Total cash receipts		$9,892 57

IX. Cash Expenditure.

(a) *Expenses of Management.*

Registration fee	$10 00
Rent, light, heat and taxes	75 00
Salaries, officers' and auditors' fees	580 00
Clerk hire	100 00
Printing, stationery and advertising	164 50
Postage, telegrams and express	193 80
Premium for guarantee of lodge officers	10 00
Law costs	30 60
Total expenses of management	$1,163 90

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowment	9,625 00
Grand total expenditure	$10,788 90

SONS OF ENGLAND BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, 28 Yonge Street Arcade, Toronto.

Organized 12th December, 1874, incorporated 19th February, 1875.

The Executive Officers of the Society at the 31st December, 1899, were as follows:

C. A. Hodgetts, M.D., Grand President.....Toronto.
F. Cook, Grand Vice-President.....Ottawa.
E. Parnell, Jr., Past Grand President.....London.
B. Hinchcliffe, Grand Treasurer.....Toronto.
John W. Carter, Grand Secretary.....Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than endowments or for Sick or Funeral Benefits in force 31st December, 1899 .... $3,140,850 00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof. None.
(*b*) *Contracts for Insurance other than Endowments, Sick or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
Contracts in force 31st December, 1898			2,911	$2,977,750 00
Contracts taken during 1899			220	250,000 00
Gross number and amount on foot at any time during 1899			3,131	3,227,750 00
Deductions:				
Contracts matured in 1899	23	$21,000 00		
Contracts lapsed in 1899	56	58,500 00		
Contracts surrendered in 1899	5	5,000 00		
Contracts cancelled in 1899	1	1,000 00		
Amount by which various certificates still on foot were reduced		1,400 00		
Total deductions extended	85	86,900 00	85	86,900 00
Net contracts on foot 31st December, 1899			3,046	3,140,850 00

No. of certificate holders, 2,747.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge with a membership of adults, 13,793, juvenile, 659.

Ninety members of the Society died during 1899.

The total amount of funeral benefits paid in 1899 was $8,900.00.

Eighty-three members' wives died during 1899 and the amount paid in respect thereof was $4,150.00.

Twenty-eight children died during 1899 and the amount paid in respect thereof was $397 50; juvenile lodge, $15.00.

The total amount of cash standing to credit of fund at 31st December, 1899, was $6,341.99.

IV. Sick Benefits.

Number of members who received sick benefits during 1899, 1,418.

The total amount of benefits paid during 1899: Subordinate Bodies, $27,555.47; Juvenile Branch, $363.05.

Number of weeks' sickness experienced in 1899 was 9,805.

Amount paid for medical attendance during 1899 was, Subordinate Bodies, $20,380 78; Juvenile Branch, $483.15.

Total amount of cash standing to credit of fund at 31st December, 1899, Subordinate, $67,263 46; Juvenile Branch, $2,705.89.

V. Assets.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Mortgages	$2,300 00		
Cash value of Bonds, Securities, etc	100 00		
Actual cash on hand 31st December, 1899	1,531 88	$7,880 28	$451 89
Cash on deposit in the following banks:			
Imperial Bank, Toronto	30,723 54		
Sundry Banks, Sundry places	950 42	59,383 13	2,254 00
Interest			
Total asset, Insurance Fund	$31,353 40		
" " Sick and Funeral	76,211 29		
Guarantee Fund	825 06		
Total assets, General Fund	4,798 17		
Aggregate of all other assets	7,712 78		
Total assets	$43,318 62	$67,263 41	$2 705 89

VI. Liabilities.

	Grand Body.	Subordinate Bodies.
Amounts of claims admitted by Society	$3,000 00	
" other liabilities	417 64	$4,986 35
Total liabilities	$3,417 64	$4,986 35

VII. Miscellaneous.

Assessments for purposes of life insurance certificates are made monthly.

Twelve such assessments were made during 1899, payable 1st of each month.

The books and accounts were duly audited on February 19th, 1900.

Books of account kept by the Society: Cash books and ledgers of both the Funeral Benefit Department and Beneficiary Department.

Names and post office addresses of auditors: W. Barker, George Clay and H. Furze, Toronto.

Certain changes were made in relation to the management of the Society, and with respect to the constitution.

Number of members in Ontario, 10,236.

Number of certificate holders in Ontario, 2,368.

Number of members in Ontario who died during 1899, 70.

Amount of death benefits paid to Ontario members in 1899, $6,900.

Amount of Bond of Grand Secretary, $3,000.

Amount of Bond of Grand Treasurer, $1,000.

VIII. Cash Receipts.

Cash balance from 1898 (not extended), Grand Lodge, $23,572.26
Juvenile and Subordinate, $74,932.75.

	Grand Body.
Application fees	$788 75
Registration (F. Ben.)	776 80
Assessments: (Funeral, $11,796.64) (Beneficiary, $30,883 34)	42,692 98
Policies	13 00
Per capita tax and levies	6,552 87
Fines	4 00
Charter fees	30 00
Supplies sold	1,786 41
Interest	1,153 69
Premiums for guarantee of lodge officers	185 23
Rent	25 00
All other sources	1,273 17
Total receipts	$55,283 02

Receipts by Subordinate Branches, $85,823.18.
Receipts by Juvenile Branches, $1,701.69.

Cash Expenditure.

Cash paid during 1899 for :—

(a) *Expenses of Management.*

——	Grand Body.	Subordinate Bodies.	Juvenile Branch.
Commission	$274 00		
Law costs	54 00		
Registration fee	25 00		
Medical Examiners fees	582 39		
Expenses of Annual Meeting	432 00		
Supplies bought	1,305 59		
Travelling expenses	840 71		
Rent, light, heat and taxes	336 55		
Managing officers' salaries, etc	1,650 00		
Clerk hire	988 00		
Official Journal	1,981 57		
Printing, stationery and advertising	684 64		
Postage, telegrams and express	584 61		
Premiums for guarantee of lodge officers	40 00		
Other management expenses, as per memo	1,112 20		
Total expenses of management	$10,891 26	$17,868 81	$439 80
(b) Miscellaneous Expenditure.			
Life insurance payments	21,400 00		
Funeral benefits	13,462 50		
Sick benefits		27,555 47	363 05
Medical attendance		20,380 78	483 15
Expenditure other than foregoing	676 21		
Total expenditure	46,429 97	65,805 06	1,286 00

THE SONS OF SCOTLAND BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, 46 King Street West, Toronto.

Organized 27th June, 1876, incorporated in Ontario, 8th April, 1880.

The Executive Officers of the Society at the 31st December, 1899, were as follows :

Alex. Fraser, Grand Chief.....Toronto.
John B. Dow, Grand Chieftain.....Whitby.
Alexander Hay, Grand Treasurer.....Thornbury.
Donald M. Robertson, Grand Secretary, 70 Can. Life Bldg...Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for Endowments, Sick or Funeral Benefits..... $ 5,060,000 00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowment or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits :*

	Number	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1898.....			5,543	4,770,400 00
Add contracts taken during 1899.....			897	741,250 00
Gross number and amount of contracts on foot at any time during 1899.....			6,440	5,511.750 00
Deductions :				
		$ c.		
Contracts matured in 1899.	39	33,000 00		
" lapsed in 1899.....	507	418,750 00		
Total deductions extended	546	451,750 00	546	451,750 00
Net contracts on foot 31st December, 1899			5,895	5.060.000 00

III. Funeral Benefits.

Funeral Benefits (if any) are undertaken by the subordinate camps.

Thirty-nine members died in 1899.

IV. Sick Benefits.

No Sick Benefits are undertaken under the Constitution and By-laws, but Sick Benefits are voluntarily paid by some Subordinate Camps.

V. Assets.

Cash on deposit, Bank of Hamilton, Toronto	$14,341 86
" Dominion Bank, Guelph	931 15
Toronto General Trust Company	40 000 00
Bank of Hamilton	34,840 92
Dues called, but not yet payable	3,440 08
Aggregate amount of all other assets	875 00
Total assets	$ 94,423 01

VI. Liabilities.

Amount of claims admitted by Society	$ 4,500 00
" all other liabilities	800 00
Total liabilities	$ 5,300 00

VII. Miscellaneous.

One action was instituted by Society during 1898, Sons of Scotland *vs.* Faulkner; action to cancel certificate. Appeal dismissed in 1899.

Assessments are made for purposes of life insurance certificates monthly. Twelve assessments were made during 1899, payable 1st day of each month.

The Society accounts were audited 31st December, 1899. The books of record or account kept for purposes of insurance certificates or benefits: Registers of Subordinate Camps, showing particulars of each certificate issued, ledger, cash journals.

The names and post office addresses of the Auditors of accounts for 1899 were Alex. McMillan, E. A. Maclaurin, Toronto.

Amount of bond of Grand Secretary, $3,000.

" " " Treasurer, none.

No changes were made during 1899 in the constitution in relation to insurance certificates or benefits.

Number of certificate holders in Ontario at 31st December, 1899. No information.

Number of members in Ontario died during 1899, 39.

Amount of death benefits paid to Ontario members during 1899, $33,000 00.

VIII. Cash Receipts.

Cash balances from 1898 (not extended) $86,568 41.

Cash received during 1899 from :

	Grand Camp.	Subordinate Camps.
Organizing	$ 565 00	
Initiation fees	.....	$ 1,129 36
Dues	.....	12,752 90
Assessments	51,648 05	
Per capita tax	6,079 97	
Certificates	.....	153 50
Charter fees	375 00	
Supplies sold	1,096 97	
Interest	2,529 19	
All other sources (as per memo)	.....	3,203 98
Total cash receipts	$ 62,294 18	$ 17,239 74

IX. Cash Expenditure.

Cash paid during 1899 :

(*a*) *Expenses of Management* :

Organizing	1,816 11	
Per capita tax	.....	6,079 97
Law Costs	696 96	
Registration fee	25 00	
Interest	162 38	
Expenses of annual meeting	1,944 10	
Supplies bought	754 93	1,096 97
Travelling expenses	134 20	
Rent, light, heat and taxes	450 00	
Salaries, officers committees and auditors' fees	1,220 13	
Medical Examiners' salary and expenses	507 70	
Clerk hire	500 00	
Printing, stationery and advertising (2 years)	1,229 00	
Postage, telegrams and express	362 18	
Premiums for guarantee of lodge officers	30 00	
Other management expenses	150 37	
Total expenses of Management	$ 9,983 36	$7,176 94

(*b*) *Miscellaneous Expenditure.*

Life insurance claims other than endowment	33,000 00	
Sick benefits, etc	.....	2,256 97
Expenditure by other than the foregoing	.....	7,473 93
Total expenditure	$ 42,983 36	$ 16,907 84

GRAND LODGE SONS OF IRELAND PROTESTANT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, 82 Hoskin Avenue, Toronto Junction.

Organized 10th March, 1890, incorporated in Ontario 6th October, 1893.

The Executve Officers of the Society at 31st December, 1899, were as follows :

F. H. Woods, Grand President ..... Toronto.
Thomas Allen, Vice-President ..... Toronto.
Thomas Rooney, Grand Secretary ..... Toronto.
Jno. M. Dixon, Grand Treasurer ..... Toronto.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which is 413.

Four members died in 1899.

Total amount of Funeral Benefits paid during 1899, $400.

No members' wives died during 1899.

Total cash standing to credit of fund 31st December, 1899, $567.21.

SICK BENEFITS.

Sick benefits are undertaken by Subordinate Lodges.

No. of members sick during 1899, 30.

Amount of Sick Benefits paid in 1899, $396.50.

No. of weeks sickness experienced in 1899, 134.

Amount paid for medical attendance during 1899, $397.79.

Total cash standing to credit of Sick Benefit Fund, $289.76.

ASSETS.

Cash on hand 31st December, 1899 (Standard Bank)	$567 21
Dues and assessments due and unpaid	23 20
Other assets	239 40
Total assets	$829 81

LIABILITIES.—None.

Miscellaneous.

Assessments are made quarterly.

Four assessments were made during the year 1899 payable March, June, September and December.

The Society's accounts were duly audited 19th June, 1899. February, 17th, 1900.

Books of record or account, kept for purposes of insurance certificates, are as follows: Day book, cash book, and ledger.

Names and post office addresses of Auditors for 1899: Thomas Rooney, John M. Dixon, Toronto.

Certain changes were made in 1899 in the organization or management of the Society. Certain changes were made in the Constitution and Rules in relation to benefits which have been duly filed.

Amount of bond of Grand Secretary, $250.

" " " Treasurer, $500.

Cash Receipts.

Cash balance from 1898 (not extended)	$446 64	
Cash received during 1899 from:		
Assessments		$459 14
Per capita tax and levies		181 82
Supplies sold		140 55
Other sources		289 25
Total		1,070 76

Cash Expenditure.

Cash paid during 1899 for:

(a) Expenses of Management.

Registration fee	$3 00
Expenses of annual meeting	65 00
Supplies bought	95 95
Rent	7 50
Salaries	136 25
Printing	21 61
Postage	44 58
Total expenses of management	$373 89

(b) Miscellaneous Expenditure.

Funeral benefits	400 00
Other expenditure	170 30
Grand total	$944 19

PROVINCIAL GRAND ORANGE LODGE, OF ONTARIO WEST.

ANNUAL STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1899.

Head Office, 14 Berti Street, Toronto, Ont.

Organized 20th February, 1860 ; incorporated 11th September, 1891.

The Executive Officers of the Society at the 31st December, 1899 were as follows :

D. M. Jermyn, Grand Master ..... Wiarton.
John McMillan, Deputy Grand Master ..... Toronto.
J. H. Scott, Junior Deputy Grand Master ..... Kincardine.
Rev. F. M. Baldwin, Grand Chaplain ..... Aylmer.
E. F. Clarke, Grand Treasurer ..... Toronto.
William Lee, Grand Secretary ..... Toronto.
Richard Watson, Grand Lecturer ..... Toronto.
Samuel Caldwell, Grand Director of Ceremonies ..... Palmerston.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Primary Lodges with a membership of 22,000.
One hundred and fifty-seven members of the Society died during 1899.
Total amount of funeral benefits paid in 1899 in respect of deceased members $395.50.

SICK BENEFITS.

Number of members who received sick benefits during 1899, 166.
Total amount of benefits paid in 1899 in respect of sick members, $1,853.00.
Amount paid for medical attendance during 1899, $2,498.96.

ASSETS.

Actual amount cash on hand 28th Feb., 1900	$ 19 87
Cash on deposit Bank of Toronto, Toronto	1,925 26
Total	$1,945 13

LIABILITIES.—None.

MISCELLANEOUS.

The Society's accounts were audited March 6th, 1899, and March 12th, 1900.
Names and addresses of the Auditors for 1899 : John Hewitt, Toronto ; T. C. McAvoy, Balsam.

CASH RECEIPTS.

	Grand Body.
Cash balance from 1898 (not extended) $1,524.56	
Cash received during 1899 from :	
Per capita tax and levies	$2,237 15
Interest and dividends	20 85
Total	$2,258 00

Cash Expenditure.

Cash paid during 1899 for:

(a) Expenses of Management.

		Subordinate Lodges.
Registration fee	$ 25 00	
Expenses of annual meeting	7 60	
Rent, light, heat and taxes	50 00	
Managing officers' salaries	590 00	
Official journal	198 00	
Printing, stationery and advertising	72 05	
Postage, telegrams and express	100 00	
Total expenses of management	$1,042 65	

(b) Miscellaneous Expenditure.

Per capita tax and levies other than for management	592 00	
Gatuities to distressed members	25 00	
Sick benefits		$1,853 00
Funeral benefits		395 50
Medical attendance		2,498 96
Expenses other than foregoing	177 78	
Total	$1,837 43	$4,747 46

This financial statement is from March 1st, 1899, to Feb. 28th, 1900.

SOCIETE DES ARTISANS CANADIENS FRANCAIS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, Montreal, Que.

Chief Agent and Attorney for Ontario, John Chamard, Ottawa; amount of deposit, $5,000.

Incorporated 28th day of December, 1876.

The Executive Officers of the Society at the 31st December, 1899, were as follows

Jos. Thebault, President ..... 115 St. Frs. Xavier, Montreal.
Alfred Lampert, 1st Vice-President ..... " " "
L. S. Gendron, 2nd Vice-President ..... " " "
Airila Bonrbounire, Secretary ..... " " "

Directors.

M. Deschamps ..... 115 St. Frs. Xavier, Montreal.
Domina Gagne ..... " " "
Gregorie Leveille ..... " " "
L. A. Jacques ..... " " "
Narcisse Lapointe ..... " " "
A. H. Renaud ..... " " "
F. G. Crepeau ..... " " "

Censors :—N. Theorte, C. P. Chagnon, J. V. Desaulnirs.

MOVEMENT IN INSURANCE CERTIFICATES.

	Number.	Amount.
		$
Contracts in force 31st December, 1898	12,780	12,715,000 00
Add contracts taken during 1899, new or renewed	1,928	1,928,000 00
Gross number and amount of certificates on foot at any time during 1898	14,708	14,643,000 00

	Number.	Amount.		
		$		
Deductions :				
Contracts matured in 1899	111	108,800 00		
Contracts cancelled in 1899	641	641,200 00		
Total deductions extended	752	750,000 00	752	750,000 00
Net contracts on foot at 31st December, 1899.			13,956	$13,893,000 00

IV. SICK BENEFITS.

Sick Benefits are undertaken by the Supreme Body and Branches. The Supreme Body is responsible in case the Branches are short of money.

There were paid in 1899 Sick Benefits to 638 members by Supreme Body and 1,262 by Branches.

Amount paid for Sick Benefits, $14,615.33 by Supreme Body and $29,327.93 by Branches.

The number of weeks' sickness experienced in 1899, Supreme Body, 3,654, Subordinate, 7,331.

V. Assets

	Supreme Body.	Subordinate Bodies.	Totals.
	$		
Bonds, debentures, securities	209,240 58		
Actual cash on hand (other than in bank) held by the Treasurer	1,327 84		
Cash on deposit to Society's credit, not drawn against, in the following chartered banks :			
Hochelaga Bank, Montreal, Que.	5,000 00		
Jacques Cartier Bank, Montreal, Que.	40 41		
Ville Marie, Montreal, Que.	272 79		
All other Banks in Canada and United States		$18,799 20	
Dues and assessments due unpaid $12,477 50			
Dues and assessments called but not payable yet 14,075 70			
Total of dues and assessments (less cost of collection)	21,800 80	11,460 90	
Interest	800 00		
Guarantee Fund (not extended) 111,529 65			
General Funds (not extended) 164,558 59			
All other assets	4,692 24	6,042 13	
Totals	$243,174 66	$36,302 23	$279,476 89

VI. Liabilities.

	Supreme Body.	Subordinate Bodies.	Totals.
Amount of all liabilities	$1,716 95	$1,671 79	
Totals	1,716 95	1,671 79	$3,388 74

VII. Actions or Proceedings Instituted by or against Society during 1899—None.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1899, and were payable the third Tuesday of every month.

The Society's accounts were duly audited monthly and semi-annually.

The following books of record and account are kept : Special Ledgers.

Names and post office addresses of the Auditors for 1899 were as follows : N. Theoret, Montreal ; C. P. Chagnon, Montreal ; J. V. Desaulniers, Montreal.

No changes were, during 1899, made in the Constitution and Rules of the Society in relation to insurance certificates or benefits.

Number of certificate holders in Ontario, at 31st December, 1899, 680.

Number of members in Ontario died during 1899, 8.

Amount of death benefits paid to Ontario members during 1899, $6,400.

VIII. Cash Receipts.

	Supreme Body.	Subordinate Bodies.
	$	$
Cash balances from 1898 (not extended), $27,844 72		
Medical fees (paid by members)	207 25	1,636 50
Assessments	29,796 35	81,986 34
Per capita tax and levies	22,473 55	55,920 96
Initiation fees	1,029 75	6,064 15
Degrees and Cards	33 15	227 85
Supplies sold, badges, etc	8 40	208 70
Interest	10,205 31	178 45
All other sources	277 74	318 78
Total cash receipts	$64,031 50	$146,541 73

IX. Cash Expenditure.

	Supreme Body.	Subordinate Bodies.
	$	$
Cash paid during 1899 for :		
(a) Expenses of Management.		
Commissions on collections of assessments	1,801 75	2,103 88
Law costs	1,077 74	
Expenses annual meeting	1,907 30	
Travelling expenses, official visits, etc	1,783 03	1,542 37
Taxes, rent, light and heat	957 63	2,436 84
Salaries, officers' and auditors' fees	5,440 82	5,352 56
Official journal	1,738 65	443 23
Printing, stationery and advertising	1,742 76	
Postage, telegrams and express	568 22	688 24
Registration fee	55 70	
Supplies bought	3,308 61	842 63
Other management expenses	426 86	489 04
Total expenses of management	$20,809 07	$13,898 79
(b) Miscellaneous Expenditure.		
Life insurance claims	108,800 00	
Sick benefits	14,615 33	29,327 93
Medical fees	559 27	1,231 73
Expenditure other than foregoing	1,883 12	598 50
Total expenditure	$146,666 79	$45,056 95

CATHOLIC ORDER OF FORESTERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office of the Society, 108 LaSalle Street, Chicago, Ill.

Chief Agent and Attorney for Ontario, C. Boudreault, 164 Church St., Ottawa.

Organized 24th May, 1883, and incorporated under laws of the State of Illinois, 24th May, 1883.

The Executive Officers of the Society at the 31st December, 1899, were as follows:

Thomas H. Cannon, High Chief Ranger ..... Chicago.
Aime Talbot, High Vice-Chief Ranger ..... Quebec.
Theo. B. Thiele, High Secretary ..... Chicago.
Thomas J. Callen, High Treasurer ..... Milwaukee.
Dr. J. P. Smyth, Medical Examiner ..... Chicago.

I. CURRENCY IN INSURANCE CERTIFICATES.

Amount covered by Endowment Contracts in force 31st December, 1899.—None.

Amount covered by Contracts other than for Endowments, or for Sick or Funeral benefits, $84,609,900.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1898	66,831	70,052,500 00
Add contracts taken during 1899, new or renewed	15,619	17,179,000 00
Gross number and amount of contracts on foot at any time during 1899	82,450	87,231,500 00
Deductions:	Number.	Amount.
		$ c.
Contracts matured in 1899	569	595,600 00
Contracts suspended, 1899		
Contracts cancelled in 1899	1,986	2,026,000 00
Contracts resigned, 1899		
	2,555	2,621,600 00
Total deductions extended	2,555	2,621,600 00
Net contracts on foot at 31st December, 1899	79,895	84,609,900 00

SICK AND FUNERAL BENEFITS.

Sick and Funeral Benefits being matters of option with Subordinate Courts, no reports of same are made to the High Court.

V. ASSETS.

Cash on deposit to the Society's credit, not drawn against in the following chartered banks:	
Milwaukee National Bank, Milwaukee, Wis	$93,101 88
National Exchange, "	16,268 05
First National Bank, "	25,868 10
Dues and assessments due and unpaid	16,624 13
Amount of all other assets	39,060 44
Total assets	$190,922 60

VI. Liabilities.

Amount of claims supposed or reported	$72,700 00
" " resisted	10,000 00
Total liabilities	$82 700 00

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1899 in Ontario.—None.

Assessments are made monthly, and are payable within month of call.

Twelve such assessments were made during the year 1899.

The Society's books were audited February 10th, 1899, and August 10th, 1899.

Books kept by Society: Rosters, endowment register books, ledger, journal, cash books.

Names and post office addresses of the Auditors for 1899 were as follows: J. E. Meany, Manitowoc, Wis.; F. X. Bilodeau, Montreal, and Thomas McHale, Chicago.

Changes were made during 1899 in the organization or management of the Society in relation to insurance certificates. Law establishing reserve fund to go into effect Jan. 1st, 1900.

No changes were made during 1899 in the constitution or rules of the Society.

Bond of Supreme Secretary, $5,000.

Bond of Supreme Treasurer, $125,000.

Number of certificate holders in Ontario 31st December, 1899, 5,276.

Number of members in Ontario who died during 1899, 40.

Amount of death benefits paid to Ontario members during 1899, $39,212.77.

VIII. Cash Receipts.

Cash balance from 1898 (not extended)	$112,656.43	
Cash received during 1899 from:		
Assessments		$586,932 43
Per capita tax and levies		39,872 82
Charter fees		10,725 00
Supplies sold		16,675 46
Total receipts		$654,205 71

IX. Cash Expenditure.

(a) *Expenses of Management.*

Expenses of annual meeting	$9 521 00
Charter fees	7,450 00
Law costs	634 48
Registrations fees	282 55
Supplies bought	8,475 60
Travelling expenses	924 40
Rent, light, heat, taxes	1,696 67
Salaries, officers' and auditors' fees	6,308 20
Clerk hire	9,076 57
Official journal	9,959 96
Printing, stationery, advertising, postage	4,226 50
Postage, telegrams and express, telephone	3 288 06
Premium for guarantee of H. C. Treasurer	355 00
Other management expenses	423 70
Total expenses of management	$62,622 69

(b) *Miscellaneous.*

Life insurance claims	568,900 00
Total expenditure	$631,522 69

PROVINCIAL COMMANDERY OF THE R. C. UNION OF THE KNIGHTS OF ST. JOHN.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, Toronto.

Incorporated in Ontario, 26th May, 1894.

Executive Officers of the Society at 31st December, 1899, were as follows :

Patrick Farley, President.....Toronto.
James Burke, Vice-President.....Stratford.
S. Chas. Graham, Secretary.....Toronto.
Thos. Callaghan, Treasurer.....Toronto.
George Conners, Trustee.....Woodstock.
Miss K. McMullen, Trustee.....Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Subordinate Branches of the Society ; total membership, 380.

Six members of the Society died during 1899, and funeral benefits amounting to $300 were paid.

SICK BENEFITS.

Sick Benefits are undertaken by the Subordinate and Auxiliary Branches of the Society.

	Subordinate.	Auxiliary.
Number of members who received sick benefits during 1899 ..	36	21
Total amount of benefits paid during 1899.....	$ 479 10	$210 86
Number of weeks' sickness experienced in 1899	104½	69¼
Amount paid for medical attendance, 1899	$ 225 25	$141 25
Balance to credit of fund, 31st December, 1899.....	376 75	77 52

ASSETS.—No information.

LIABILITIES.—None.

MISCELLANEOUS.

The Society's books were audited during 1899.

The following books are kept. Cash book and ledger.

Names and post office address of the auditors for 1899: A. H. Bouey, 1 Reynold Place, Toronto ; Miss Giroux, 109 Berkeley St., Toronto.

Number of certificate holders in Ontario at 31st Dec. 1899, 36.

Number of members in Ontario who died during 1899, 2.

Amount of Death Benefits paid to Ontario members during 1899, $1,500.

CASH RECEIPTS.

Cash receipts during 1899 ;

	Subordinate Bodies.	Auxiliary Bodies.
Initiation fees	$ 81 00	$ 44 50
Dues.....	1,296 90	536 65
Per capita tax and levies	24 65	
Refund for rent of hall	62 10	
Interest and dividends.....	12 93	6 85
All other sources.....	252 57	64 24
Total receipts	$ 1,705 20	$ 652 24

Cash Expenditure.

Cash paid during 1899 :

(*a*) *Expenses of Management.*

	Subordinate Bodies.	Auxiliary Bodies.
Fuel, light, rent, etc	$ 431 63	$ 68 00
Supplies bought	27 25	
Salaries, officers' and auditors' fees	54 05	12 60
Printing, stationery	7 70	
Postage and stationery	28 85	20 55
Other management expenses	147 95	35 50
Total expenses of management	$ 697 43	$ 136 65

(*b*) *Miscellaneous Expenditure.*

Funeral Benefits	300 00	
Sick Benefits	479 10	210 86
Medical attendance	225 25	141 25
Life insurance claims	1,500 00	
Total expenditure	$ 3,201 78	$ 488 76

GRAND BRANCH OF THE EMERALD BENEFICIAL ASSOCIATION OF CANADA.

Annual Statement for the Year Ending 31st December, 1899.

Head Office, 65 Sheridan Avenue, Toronto.

Organized 4th January, 1874, incorporated in Ontario 9th June, 1893.

The Executive Officers of the Society at the 31st December, 1899, were as follows:

William H. Jameson, President ..... Hamilton.
John R. O'Neill, Vice-President ..... Lindsay.
William Lane, Secretary-Treasurer ..... Toronto.

I. Currency of Insurance Certificates.

Amount covered by contracts other than for Endowments or for Sick or Funeral Benefits in force 31st December, 1899, $29,500.00.

II. Movement in Insurance Certificates.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1898	207	29,500 00
Add contracts taken during 1899, new	25	3,750 00
Gross number and amount of certificates on foot any time during 1899	232	33,250 00

	Number.	Amount.		
		$ c.		
Deductions:				
Contracts lapsed in 1899	30	3,100 00		
Contracts matured in 1899	2	200 00		
Total deductions extended	32	$3,300 00	32	3,300 00
Net contracts on foot at 31st December, 1899			200	$29,950 00

IV. Sick Benefits.

Sick Benefits are undertaken by the Subordinate Branches and Circles.

	Subordinate.	Auxiliary.	Totals.
Number of members who received Sick Benefits in 1899	34	3	37
Amount of Benefits paid in 1899 in respect of sick members	$412 00	$42 00	$454 00
Number of weeks' sickness experienced in 1899	103	14	117
Amount paid for medical attendance during 1899	$137 15	$20 55	$157 70
Amount standing to credit of Sick Benefit Fund 31st December, 1899	$360 68	3 67	364 35

V. Assets.

	Grand body.	Subordinate bodies.	Auxiliary bodies.	Totals.
Actual cash on hand at 31st December, 1899	$ 63 01	$ 213 64	$ 41 85	$ 318 50
Cash in Bank	1,085 00	341 00	.....	1,426 00
Assessments unpaid	22 70	79 03	7 06	108 79
Other assets	209 00	465 00	9 00	683 00
Totals	$1,379 71	$1,098 67	$57 91	$ 2,536 29

VI. Liabilities.

Aggregate amount of liabilities	$ 37 50	$ 110 65	.....	$ 148 50

VII. Miscellaneous.

Assessments are made monthly at fixed rates and are payable on the first meeting of each month.

Twelve assessments were made during 1899.

The Society's accounts were audited June 19th, 1899, November 16th, 1899, February 24th, 1900.

The following books of account are kept: Minute, register, ledger and record of claims.

The names and addresses of the auditors for 1899 were as follows: J. McCarthy, James Howell, John I. Furren.

Bond of Secretary-Treasurer, $1,500.

Number of members in Ontario at 31st December, 1899, 200.

Number of members in Ontario who died during 1899, 2.

Amount of Death Benefits paid to Ontario members during 1899, $200.00

VIII. Cash Receipts.

	Grand branch.	Subordinate branches.	Auxiliary branch.
Cash balance from 1898 (not extended):			
Grand Branch	$1,150.50.		
Subordinate Branches	336.77.		
Cash received during 1899 from:			
Initiation fees	.....	$ 20 00	
Dues	$ 375 22	493 74	$ 24 53
Per capita tax and levies	166 71	595 99	21 21
Supplies sold	9 15		
Interest	32 50	5 57	
Other sources	200 00	175 43	36 97
Total receipts	$ 783 58	$ 1,290 73	$ 82 71

IX. Cash Expenditure.

Cash paid during 1899 for:			
Per capita tax and levies for management	$ 16 92	$ 112 12	$ 3 18
Registration	3 00	.....	
Supplies bought	.....	7 08	47
Rent, light, heat and taxes	.....	170 00	
Salaries, officers' and auditors' fees	266 50	61 40	
Printing, stationery and advertising	22 50	12 01	
Postage, telegrams and express	13 25	9 00	
Premiums for guarantee of lodge officers	18 75		
Medical examiner's salary and expenses	12 25		
Expenses of Annual or Bienual Meeting	2 90	47 45	5 00
Total expenses for management	$ 356 07	$ 419 06	$ 8 65
Miscellaneous Expenses.			
Life insurance claims	200 00		
Per capita tax, other than for management		19 06	1 56
Sick benefits		412 00	42 00
Medical attendance		137 15	20 55
Gratuities to distressed members	30 00	4 18	
Other expenditures (detailed in memo)	200 00	171 37	3 80
Totals	$ 786 07	$ 1,162 82	$ 76 56

L'UNION ST. JEAN BAPTISTE, D'OTTAWA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, 160 164 Queen West, Ottawa.

Organized 10th November, 1887, incorporated 18th September, 1888.

The Executive Officers at the 31st December, 1899, were as follows:

Charles Castonguay, President ..... Ottawa.
W. Evraire, Recording Secretary, 66 Eccles St ..... Ottawa.
J. N. Rattey, Treasurer ..... Ottawa.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 415.
Four members of the Society died in 1899.
Total amount of Funeral Benefits paid in respect of deceased members was $1,800.
Number of members' wives deceased in 1899, 1.
Amount of Funeral Benefits paid in respect of deceased wives, $75.
Total cash standing to credit of Funeral Benefit Fund at 31st December, 1899, $2,299.16.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members who received Sick Benefits in 1899, 65.
Amount of Sick Benefits paid in 1899, $1,321.80.
Number of weeks' sickness experienced in 1899, 330.
Amount paid for medical attendance during 1899, $62.
Total amount of cash standing to credit of Sick Benefit Fund at December, 31st, 1899, $1,914.92.

ASSETS.

Actual cash on hand at 31st December, 1899	$ 15 88
Cash on deposit in La Banque Nationale, Ottawa	4,214 40
Dues and assessments due and unpaid	399 80
Other assets	317 50
Total assets	$4,947 58

LIABILITIES.—No information.

MISCELLANEOUS.

The Society's accounts were audited monthly and annually.
The names and addresses of the auditors for 1899 were as follows: A. Clouthier, Hintonburg, Ont., and Jos. Bigras, Ottawa.
No changes were made in the organization or management of the Society in relation to insurance certificates or benefits during 1899.
Amount of Death Benefits paid to Ontario members, $1,350.

Cash Receipts

Cash balance from 1898 (not extended)	$1.82	
Cash received during 1899 from :		
Initiation fees		$ 44 50
Assessments		3,117 00
Degrees of cards		1 00
Rent		48 00
Interest and dividends		185 82
All other sources		85 50
Total receipts		$3,481 82

Cash Expenditure.

Cash paid during 1899 for :	
Annual celebration	$ 62 00
Registration fee	3 00
Rent, light, heat and taxes	131 00
Managing officers' salaries, etc	12 00
Printing, stationery and advertising	11 50
Postage, telegrams and express	17 49
Supplies bought	10 15
Other expenses	6 00
Total expenditure for management	$ 253 14

Miscellaneous Expenditure.

Funeral benefits	75 00
Benefits to widows and orphans	1,800 00
Sick benefits	1,321 80
Medical attendance	.....
Other expenditure	62 00
Grand total	$3,511 94

THE ST. JOSEPH UNION SOCIETY OF THE CITY OF OTTAWA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1899.

Head Office, 325 Dalhousie Street, Ottawa, Ont.

Organized 22nd March, 1863, incorporated 1st June, 1864.

The Executive Officers of the Society at the 31st December, 1899, were as follows :

Oliver Durocher, President ..... Ottawa.
Chas. Desjardins, Director-General ..... Ottawa.

MOVEMENT OF INSURANCE CERTIFICATES.

	Number.	Amount.
		$
Contracts in force 31st December, 1898	1,580	1,303,455 00
Add contracts taken during 1899, new or renewed	493	482,000 00
Gross number and amount of contracts on foot at any time during 1899	2,073	1,785,455 00

	Number.	Amount.		
		$		
Deductions :				
Contracts matured in 1899	17	13,440 00		
Lapsed	89	78,950 00		
Surrendered	1	1,000 00		
Cancelled	1	1,000 00		
Total deductions extended	108	94,390 00	108	94,390 00
Net contracts on foot at 31st December, 1899.			1,965	1,691,065 00

FUNERAL BENEFITS.

No Funeral Benefits are undertaken by the Society.

SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1899, 268.
Amount of sick benefits paid, $7,117.47.
Number of weeks' sickness experienced during 1899, 1,423½.
Amount paid for medical attendance, none.

ASSETS.

Cash value of real estate, less encumbrances		$5,500 00
Deposit, Quebec, $5,000 ; Episcopal Corporation, $4,000		9,000 00
Cash on deposit to the Society's credit in the following chartered banks :		
Le Banque Nationale, Ottawa		2,052 43
Dues and assessments called, but not yet payable		2,127 82
Rents due		101 00
Dues due by members (Schedule I)		3,506 72
Total assets Insurance Fund	$15,833 46	
General Fund	8,419 64	
All other assets		2,101 00
Total assets		$24,388 97

LIABILITIES.

Amount of claims admitted	$5,000 00
Other liabilities	135 87
Total liabilities	$5,135 87

Miscellaneous

No actions were instituted against the Society during 1899.
Assessments are made monthly.
Twelve assessments were made during 1899. Payable 1st of every month.
No changes were made in the organization and management of the Society during 1899.
The accounts were audited March 7th, 1900
Names and addresses of auditors: J. N. Rattey and F. Loyer, Ottawa.
Amount of Treasurer's bond $1,000.
Number of members in Ontario 31st December, 1899, 1,589.
Number of members in Ontario who died in 1899. 12
Amount of death benefits paid to Ontario in 1899, $8,450.00.

Cash Receipts.

Cash balance from 1898 (not extended)	$11,052 43	
Application fees		$1,379 00
Initiation fees		560 00
Dues		8,337 40
Assessments		16,794 24
Per capita tax and levies		730 75
Management fees		282 80
Degrees and cards		276 05
Medical fees		856 75
Supplies sold		210 06
Rent		242 00
Interest and dividends		488 25
All other sources (detailed in memo.)		288 88
Total receipts		$30,436 18

Cash Expenditure.

(a) Expenses of Management.

Commission	$2,386 81
Law costs	77 90
Investigation of claims	15 00
Interest	70 26
Registration fees	15 00
Supplies bought	369 28
Expenses of annual meeting	18 97
Travelling expenses	151 30
Rent, light, heat and taxes	594 44
Officers' salaries	1,114 95
Medical examiner's salary and fees	1,046 25
Official Journal	323 93
Printing, stationery and advertising	383 39
Postage, telegrams and express	149 87
Premiums for guarantee of lodge officers	45 00
Other expenses	280 53
Total expenses of management	$7,017 88

(b) Miscellaneous Expenditure.

Life insurance claims	10,390 00
Sick benefits	7,117 47
Fees paid to members 1-10 of certificate yearly	2,757 48
Repayment of loan and interest	1,425 63
Expenses other than the foregoing	92 46
Total expenditure	$28,810 92

THE OTTAWA UNITY PROTESTANT BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, 412 McLeod Street, Ottawa, Ontario.

Organized 1st June, 1868, and incorporated in Ontario, 23rd January, 1869.

The Executive Officers of the Society at the 31st December, 1899, were as follows :

W. E. Brown, President ..... Ottawa.
A. Bowman, 1st Vice President ..... Ottawa.
Peter Cook, 2nd Vice-President ..... Ottawa.
John McFarlane, Treasurer ..... Ottawa.
J McL Ross, Financial Secretary ..... Ottawa.
J. A. Murphy, Recording Secretary ..... Ottawa.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society. Membership, 330.

Two members of the Society died during 1899, and payments were made in respect of funeral benefits amounting to $640 00.

Total cash standing to credit of Sick Benefit Fund, Dec. 31st, 1899, $124 65.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Sixty-seven members received sick benefits during 1899, amounting to $681 00.

Number of weeks' sickness experienced during 1899, 227.

Amount paid for medical attendance in 1899, $293 61.

Total amount of cash standing to credit of Sick Benefit Fund, Dec. 31st, 1899, $967 58.

ASSETS.

Ottawa Bank	$ 350 37
Post Office Savings Bank	998 59
Quebec Bank	124 65
In hands of Treasurer	102 39
All other assets	195 11
Total assets	$1 771 11

LIABILITIES.—None.

MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1899 —One. Claim for Benefits during alleged illness, dismissed without costs.

Assessments are made for the purposes of life insurance at the death of a member Two such assessments were made during 1899.

The Society's books were duly audited June 5th, 1899, March 19th, 1900.

Names and post office addresses of the auditors for 1899, were as follows : W. A. Rankin, H. W. Sherwood, W. Pennington, Ottawa.

Cash Receipts.

Cash received during 1899 from:

Initiation fees, etc	$ 15 00
Dues	930 75
Assessments	880 50
Fines	10 00
All other sources	3 52
Supplies sold	80
Total receipts	$1 840 57

Cash Expenditure.

Cash paid during 1899 for:

(a) Expenses of Management.

Law costs	$ 5 00
Registration fee	3 00
Rent, light, heat and taxes	50 00
Salaries, officers' and auditors' fees	88 00
Printing, stationery, etc	83 89
Fire insurance	1 75
Total expenses of management	$231 64

(b) Miscellaneous Expenditure.

Funeral benefits	40 00
Sick benefits	681 00
Medical attendance	293 61
All other expenditure, benefits to widows and orphans	600 00
Total expenditure	$1 846 25

CANADA ATLANTIC RAILWAY EMPLOYEES' SICK AND DISABILITY SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, Ottawa, Ontario.

Organized February, 1894, incorporated in Ontario 20th February, 1895.

The Executive Officers of the Society at the 31st December, 1899, were as follows:

B Shanahan, President	Ottawa.
C. Mullen, Vice President	"
W. D J McEwen, Recording Secretary, 495 McLeod St	"
W L. Wagener, Fin. Sec'y	"
W. P. Daly, Treasurer	"

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, total membership of which is 50.

Two members died during 1899, and Funeral Benefits amounting to $132.00 were paid.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Number of members who received benefits in 1899, 9.

Amount of benefits paid in 1899 in respect of sick members, $62.00.

Number of weeks' sickness experienced in 1899, $20\frac{2}{3}$ weeks.

Amount paid for medical attendance, none.

ASSETS.

Amount to credit of Sick Benefit Fund, $105.97.

LIABILITIES —None.

MISCELLANEOUS.

Assessments are made on the death of a member. Two assessments were made during 1899.

The books of the Society were audited in 1899.

Names and post office addresses of the Auditors for 1899 were as follows: William Wagener, W. Ogilvie.

CASH RECEIPTS.

Cash balance from 1898 (not extended)	$83.72	
Cash balance received during 1899 from:		
Application fees		$ 15 00
Dues		118 00
Assessments		100 00
Total receipts		$ 233 00

CASH EXPENDITURE.

Cash paid during 1899 for:

(*a*) *Expenses of Management.*

Registration fee	$3 00
Supplies bought	13 75
Total expenses of management	$16 75

(*b*) *Miscellaneous Payments.*

Funeral benefits	132 00
Sick benefits	62 00
Total expenditure	$210 75

GRAND DIVISION OF THE ORDER OF THE SONS OF TEMPERANCE OF CANADA WEST.

The insurance feature of this Society is managed by an auxiliary branch known as the Sons of Temperance National Mutual Relief Society, Washington, D.C.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Chief Agent and Attorney for the Province of Ontario, J. M. Walton, Kettleby.

Organized 25th June, 1879, incorporated 25th June, 1879.

The Executive Officers of the Society at the 31st December, 1899, were as follows :

Benj R Jewell, President ..... Stoneham, Mass.
F. M. Bradley, Gen. Secretary ..... Washington, D.C.
J. H. Roberts, Treasurer ..... Boston, Mass.

Hon. G. W. Ross, Director for Ontario.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than Endowments, or for Sick or Funeral Benefits, at 31st December, 1899, $1,071,400.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowment or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$
Contracts in force 31st December, 1898			984	1,125,000
Add contracts taken during 1899, new or renewed			44	34,300
Gross number and amount of contracts on foot at any time during 1899			1,028	1,159,300
Deductions:		$		
Contracts matured in 1899	24	46,100		
" lapsed in 1899	38	41,800		
" surrendered				
" reduced				
Total deductions extended	62	87,900	62	87,900
Net contracts in force at 31st December, 1899.			966	1,071,400

ASSETS.

Puritan Trust Co. Boston	$1,270 86
Total assets	$1,270 86

VI. LIABILITIES.

Amount of claims admitted	11,000 00
" " supposed	4 500 00
	$15.500 00

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1899.—None.

Assessments are made the last of each month. Twelve were made in 1899.

The following books are kept: Register of membership, Subordinate Division Register of membership, Record Book, Cash Book by items, Cash Book by days, Daily Journal.

Name and post office address of the auditor for 1899 was E. H Hopkins, 343 E 119th street, New York City.

No changes were made during 1899 in the organization or management of the Society.

Amount of bond of Supreme Secretary, $5 000; Supreme Treasurer, $5,000.

Number of certificate holders in Ontario 31st December, 1899.—Seventy-nine.

Number of members in Ontario who died during 1899.—Two.

Amount paid for death benefits in Ontario during 1899.—$3,000.

VIII. CASH RECEIPTS.

Cash balance from 1898 (not extended)	$3,868 94	
Cash received during 1899 from:		
Dues		$1,125 00
Assessments		31.287 79
Total cash receipts		$32 4'2 79

IX. CASH EXPENDITURE.

Cash paid during 1899 for:

(a) Expenses of Management.

Commission	$72 00
Annual meeting	137 83
Supplies bought	
Travelling expenses	237 15
Rent, light, heat and taxes	258 00
Salaries, officers' and auditors' fees	2,633 45
Clerk hire	137 35
Official journal	80 75
Printing stationery and advertising	170 11
Postage, telegrams and express	658 98
Chief medical examiner	25 25
Total expenses of management	$4,410 87

(b) Miscellaneous Expenditure.

Life insurance claims other than endowment	30,600 00
Total expenditure	$35 010 87

THE MERCHANTS' LIFE ASSOCIATION.*

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, 24 King Street West, Toronto, Ont.

The Society was organized on the 6th November, 1882, incorporated in Ontario 30th November, 1883, and re-incorporated 23rd June, 1893, under 56 V. c. 32.

The Executive Officers of the Society at the 31st December, 1899, were as follows :

Hon. John Dryden, President ..... Toronto.
Emerson Coatsworth, 1st Vice-President ..... Toronto.
R. S. Williams, 2nd Vice-President ..... Toronto.
J. B. Reid, Secretary ..... Toronto.

Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits

			Number.	Amount.
				$ c.
Contracts in force 31st December, 1898			560	736,550 00
Add contracts taken during 1899, new or renewed			24	23,200 00
Gross number and amount of contracts on foot at any time during 1899			584	759,750 00
	Number.	Amount.		
		$ c.		
Deductions :				
Contracts cancelled in 1899	181	231,950 00		
Total deductions extended			181	231,950 00
Net contracts on foot at 31st December, 1899			403	527,800 00

FUNERAL BENEFITS.—No information.

SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1899, 10.
Amount paid for sick benefits in 1899, $94 50.
Number of weeks' sickness experienced during 1899. No information.

ASSETS.

Actual cash on hand	$5 000 00
Cash in Imperial Bank, Toronto	415 45
Cash in Ontario Bank, Toronto	2,000 00
All other assets	92 72
Total assets	$7.508 17

LIABILITIES.

Amount resisted	$ 500 00
All other liabilities	5,416 13
Total	$5,916 13

* In liquidation.

Miscellaneous.

Assessments. No information.

The books were audited January, 1900.

The following books of record and account are kept: Cash book, contract register, ledger and journal.

Names and post office addresses of the auditors for 1899, Messrs. Clarkson and Cross, Toronto.

No changes made during 1899 in the organization in relation to insurance certificates or benefits

Actions instituted by or against Society during 1899:

Style of Proceeding.	Subject or action of proceeding.	Court.	Amount claimed	Society defendant.	Decision, if any.
Moffat vs. Merchants' Life Ass'n.	Death claim....	H.C.J..	$2,000	Policy had lapsed by non-payment.	In favor of Ass'n.
Johnston vs. Merchants' Life Ass'n.	Death claim....	H.C.J..	500	.....	Decision not given, 31st Dec., 1899.

Number members in Ontario 31st December, 1899, 403.

Number members in Ontario who died during 1899 2

Amount of death benefits paid to Ontario members during 1899, $3,000.

Cash Receipts.

Cash balance from 1898 (not extended)	$1,138 65	
Cash received during 1899 from:		
Premiums		$6,870 27
Total receipts		$6,870 27

Cash Expenditure.

Cash paid during 1899 for:

(a) Expenses of Management.

Law costs	$ 451 20
Commission and organization	2,992 96
Interest	162 35
Medical examiner's, salary and expenses	219 28
Rent, light, heat and taxes and telephone	585 21
Travelling expenses	17 40
Officers' salaries	3 270 66
Clerk hire	284 00
Printing, stationery and advertising	82 64
Postage telegrams, et:	79 98
Other expenses (detailed in memo.)	187 88
Total expenses of management	$8,333 26

(b) Miscellaneous Payments.

Life insurance claims	3,000 00
Sick benefits	94 50
Total expenditure	$11 427 76

MUTUAL MASONIC COMPACT.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, St Catharines, Ont.

Organized 15th September, 1871; incorporated in Ontario 3rd December, 1892.

The Executive Officers of the Society at the 31st December, 1899, were as follows:

Edwin Goodman, President.....St. Catharines.
William F. Clarke, Vice-President .....Grimsby.
Levi Yale, Secretary-Treasurer.....St. Catharines.

MOVEMENT IN INSURANCE CERTIFICATES.

Contracts for Insurance other than Endowments, Sick or Funeral Benefits.

			Number.	Amount.
				$ c.
Contracts in force 31st December, 1898			142	14,200 00
Add contracts taken during 1899 new or renewed				
Gross number and amount of contracts on foot at any one time during 1899			142	14,200 00
	Number.	Amount.		
		$ c.		
Deductions:				
Contracts matured in 1899	5	500 00		
Lapsed	12	1,200 00		
Total deductions extended	17	1,700 00	17	1,700 00
Net contracts on foot at 31st Dec. 1899			125	12,500 00

ASSETS

Cash on deposit in Security Loan and Savings Co, St. Catharines	$723 43

LIABILITIES.—None.

MISCELLANEOUS.

Assessments for the purpose of life insurance certificate are made when found necessary.

Three assessments were made during 1899.

The accounts of the Society were audited on the 8th February, 1900.

Books of record or account kept for purposes of insurance certificates are: Cash book and journal, ledger, membership roll and list of beneficiaries.

Names and post office addresses of Auditors for 1899: W. A. Mittleberger, St. Catharines, and Wm. H. Read, St. Catharines.

CASH RECEIPTS.

Cash balance from 1898 (not extended)	$692.39	
Cash received during 1899 from:		$4 50
Assessments		484 00
Interest and dividends		24 29
Total receipts		$512 79

CASH EXPENDITURE.

Cash paid during 1899 for:

(a) Expenses of Management.

Commission	$48 85
Registration fee	3 00
Printing, stationery and advertising	10 25
Postage, telegrams and express	4 00
Total expenses of management	$66 10

(b) Miscellaneous Expenditure.

Life insurance claims	500 00
Total expenditure	$566 10

KNIGHTS OF ST. JOHN AND MALTA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, 56-58 Pine Street, New York City.

Organized 7th March, 1883; incorporated 12th March, 1888.

The Executive Officers of the Society at the 31st December, 1899, were as follows:

Richard B. Treacy, M.D. Grand Commander.....Brooklyn N Y.
Francis Houghtaling, V.E Grand Chancellor.....New York, N Y.
Jacob Broschart, V. E. Grand Almoner.....Brooklyn, N.Y.
John H. Burshell, V.E. Grand Attorney General.....Brooklyn, N.Y.
C. P. Gildersleeve, M.D, V.E. Grand Medical Examiner.....Brooklyn, N Y.
Charles Bidenbough, V.E, Grand Trustee.....Philadelphia.
Geo. W. Howland, V. E. Grand Trustee.....Mount Vernon, N.Y.
Charles Ewald, V.E. Grand Trustee.....Brooklyn.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by Endowment Contracts.—None.

Amount covered by Contracts other than for Endowments or for Sick or Funeral Benefits in force 31st December, 1899, $4,970,500.00.

MOVEMENTS IN CERTIFICATES.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits*—

	Number.	Amount.	Number.	Amount.
				$
Contracts in force 31st December, 1898			3,744	4,760,500
Add contracts taken during 1899, new or renewed			498	551,500
Gross number and amounts of contracts on foot at any time during 1899			4,242	5,312,000
Deductions:		$		
Contracts matured in 1899 by death	34	48,000		
" lapsed, 1899	257	293,500		
Total deductions extended	291	341,500	291	341,500
Net contracts on foot 31st December, 1899			3,951	4,970,500

III. AND IV. FUNERAL AND SICK BENEFITS.

Thirty-four members died during 1899.

Subordinate Encampments arrange for Funeral and Sick Benefits as they may think proper.

V. ASSETS.

Cash on hand as per Auditor's Statement: None.

Cash on deposit to the Society's credit, not drawn against, in the following chartered banks:

Manufacturers Trust Co., Brooklyn	$4,879 65
City Trust Safe Deposit Co., Philadelphia	1,300 00
Hamiltor Trust Co., New York City	381 10
Knickerbocker Trust Company, New York City	5,130 61
Hide and Leather Bank, New York City	729 79
Dues and assessments called, but not yet payable	3,102 66
" " due and unpaid on certificates in force	5,262 72
Total assets	$20 788 53

VI. Liabilities.

Amount of claims admitted	$1,000 00
" " supposed or reported	11 000 00
" " resisted	2 000 00
Total	$14 000 00

VII. Miscellaneous.

Actions or proceedings were instituted or prosecuted by or against the Society during 1899.—No information.

Assessments are made whenever necessary to pay claims, and are payable thirty days from date of call.

Twenty-one assessments were made during 1899

The accounts of the Society were audited in September, 1899.

Books of record or account kept by the Society: Cash books, ledgers, and registers for several departments.

Names and post office addresses of the auditors for 1899: Julius E. Klinge, Brooklyn, N.Y.; Benj Hines, W. A. Huber, W A. Palmer and W C. Houge.

Amount of bonds of Supreme Secretary, $5 000; Supreme Treasurer, $15,000.

Number of certificate holders in Ontario, at 31st Dec, 1899, 133.

Number of members in Ontario who died during 1899 1.

Amount of death benefits paid to Ontario members during 1899, ...

VIII. Cash Receipts.

Cash balance from 1898 (not extended)	$3,145 99	
Cash received during 1899 from:		
Application fees		$300 50
Assessments		53 082 61
Per capita tax and levies		3,469 60
Charter fees		75 00
Supplies sold		183 37
Fines		37 31
Total receipts		$57 148 39

IX. Cash Expenditure.

Cash paid during 1899 for:

(a) Expenses of Management.

Organizing expenses	$785 80
Law costs	155 43
Expenses of annual meeting	77 40
Registration fee	5 00
Travelling expenses	271 36
Rent, light, heat and taxes	350 01
Salaries, officers' and auditors' fees	1,865 41
Printing, stationery, advertising, etc	777 77
Postage, telegrams, etc	315 00
Guarantee premiums	115 22
Other expenses (detailed in memo)	19 50
Total expenses of management	$4,737 90

(b) Miscellaneous.

Life insurance claims	48,133 33
Total expenditure	$52 871 23

IRISH CATHOLIC BENEVOLENT UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, 216 Manning Ave., Toronto.

Organized 9th January, 1869, and incorporated in Ontario 25th July, 1895.

The Executive Officers of the Society at the 31st December, 1899, were as follows:

Wm. O'Neill, President ..... Toronto.
James Cummings, First Vice President ..... Hamilton.
Mrs P. Shea, Second Vice-President ..... Toronto.
J J Flanagan, Secretary ..... Toronto.
J. H. Barber, Treasurer ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by Grand Body, the membership of which at 31st December, 1899, was 267.

One member of the Society died during 1899.

Total amount of Funeral Benefits paid during 1899, $100 00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1899, $817.43.

SICK BENEFITS.

Sick Benefits are undertaken by the Subordinate Branches.

Forty four members of the Society received Sick Benefits during 1899.

Total amount of benefits paid in 1899, $443 00.

Total amount paid for medical attendance in 1899, $254 20.

Number of weeks' sickness experienced in 1899, 115.

Total amount standing to credit of Sick Benefit Fund 31st December, 1899, $522 87.

ASSETS.

	Grand Body.	Subordinate Body.
Actual cash on hand, Treasurer's hands, December 31, 1899 ..	$ 45 59	$ 72 13
Cash in Bank of Commerce, Paris		84 50
" Bank of Hamilton		65 00
" Home Savings, Toronto	817 53	252 59
" Dominion Bank, Toronto		3 : 95
" Ontario Bank, Toronto		15 70
Other assets		990 50
Total assets	$863 02	$1 513 37

LIABILITIES.

Total liabilities	$9 18

MISCELLANEOUS.

Four assessments were made during the year 1899, payable 1st January, April, July and October.

The Grand Branch Books were audited July 30th, 1899.

Local Branch Books were audited 1st January April, July, October.

Names and addresses of Auditors for 1899 were as follows: John Hunt, Hamilton; Miss S. Kelly, Toronto.

Amount of bond of Grand or Supreme Secretary, $500 00.

Amount of bond of Grand or Supreme Treasurer, $500 00.

Cash Receipts

Cash balances from 1898 (not extended)		$529 10
Cash received during 1899 from :	Grand Body.	Subordinate Body.
Dues	.....	$1,132 95
Initiation fees	.....	65 50
Assessments	$262 50	223 75
Per capita tax	60 30	29 00
Rent	.....	99 00
Supplies sold	503 00	
Interest and dividends	9 20	8 94
All other sources	.....	213 91
Fines	.....	55
Total receipts	$337 03	$1,774 60

Cash Expenditure.

Cash paid during 1899 for :

(a) Expenses of Management.

Per capita tax for management	.....	$ 60 30
Registration fee	$ 3 00	
Supplies bought	.....	5 03
Travelling expenses	.....	31 30
Rent, light, heat and taxes	.....	506 02
Salaries	60 00	11 00
Printing, stationery, advertising	2 50	15 80
Postage and express	2 50	7 97
Total expenses of management	$68 00	$637 42

(b) Miscellaneous Expenditure.

Per capita tax	.....	262 50
Funeral benefits	100 00	
Sick benefits	.....	443 00
Medical attendance	.....	254 20
Gratuities to distressed members	.....	32 00
Expenditure other than foregoing	.....	160 89
Total expenditure	$168 00	$1 790 01

TORONTO POLICE BENEFIT FUND.

Annual Statement for the Year Ending 31st December, 1899.

Head Office, Police Headquarters, Toronto.

Organized 1st January, 1882; incorporated 2nd March, 1882.

The Executive Officers of the Society at 31st December, 1899, were as follows:

James Stephen, Chairman ..... Toronto.
Charles Seymour, Secretary ..... Toronto.
H. J. Grasett, Treasurer ..... Toronto.

Movement in Insurance Certificates.

(*a*) Contracts for endowment or for benefits in the nature thereof:		
Contracts in force 31st December, 1898		269
New contracts taken during 1899		12
		281
Deductions:		
Contracts surrendered in 1899	4	
Contracts matured in 1899	1	5
Net endowment contracts on foot 31st December, 1899		276

Assets.

Cash value of real estate	$39 200 00
Mortgages	12,964 00
Rents	581 17
Cash on deposit in Imperial Bank, Toronto	2 474 05
Cash on deposit in City Treasury	78,177 12
Total assets	$133 396 34

Liabilities.

Claims admitted by the Society ..... Nil.

Miscellaneous

No action was instituted against the Society in 1899.

Twelve assessments were made during the year 1899, the first day of each month.

The Society's accounts for the year 1899 were duly audited on the 3rd day of March, 1900.

The books of account and record are: Pensioner's Ledger and Minute Book.

The auditors for 1899 were Richard Lee and Geo. S. McLean, Toronto.

No changes were made during the year 1899 in the Constitution and Rules of the Society in relation to assessments and pensions.

Cash Receipts.

Cash balance from 1898 (not extended)	$2,335 04	
Fines and stoppages		$11,855 31
Rent		1,265 77
Interest and dividends		1,007 06
Other sources		3 469 78
Total receipts		$17 597 92

Cash Expenditure.

(a) Expenses of Management.

Law costs	$55 00
Registration fee	3 00
Supplies bought	3 00
Rent, light, heat and taxes	373 36
Officers' salaries	35 00
Printing, stationery and advertising	8 25
Total expenses of management	$477 61

(b) Miscellaneous Expenditure.

Life insurance claims other than endowment	1,000 00
Pensions	3,050 12
Other than foregoing	931 18
Total expenditure	$5,458 91

HAMILTON POLICE BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, Hamilton, Ont.

Organized 8th December, 1890; incorporated, 13th February, 1891.

The Executive Officers of the Society on the 31st December, 1899 were as follows;

Ian McKenzie,	Chairman	Hamilton
John Timson,	Secretary	Hamilton.
David Conlter,	Committeeman	Hamilton.
Samuel Fuller,	"	Hamilton.
Alfred Moore,	"	Hamilton.
William Hawkin,	"	Hamilton.
Alexander Smith,	Treasurer	Hamilton.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the total membership of which is 50.
Total amount of Funeral Benefits paid during 1899 nil.
No member of the Society died during 1899.

ASSETS.

Cash value of mortgages	$5,372 13
Cash on deposit to Society's credit in Bank of Hamilton	7,277 42
Total	$12 649 55

LIABILITIES.—None.

MISCELLANEOUS.

No action was instituted against the Society during 1899.
Twenty-four assessments were made during 1899.
The books of record for purpose of Insurance Certificates are Members' Register, etc.
The accounts for the year 1899 were duly audited on 22nd February, 1900.
Names and addresses of Auditors: Samuel H Kent and Walter Anderson, Hamilton.

CASH RECEIPTS.

Cash balance from 1898 (not extended)	$5,768 46	
Dues from members, fines and deductions		$1,218 11
Donations		68 63
Interest on mortgage and bank		253 42
Total receipts		$1,540 16

CASH EXPENDITURE.

Registration fee	3 00
Interest (error)	1 20
Salaries, auditors' services	16 00
Clerk hire	5 00
Printing	2 00
Other expenditure	4 00
Total expenses	$31 20

LONDON POLICE BENEFIT FUND ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, Police Headquarters, London.

Organized 1st January, 1887; incorporated 22nd March, 1895.

The Executive Officers of the Society at the 31st December, 1899, were as follows:

Robert Adams, Chairman.....London.
Robert Birrell, Secretary.....London.
W. T. Williams, Treasurer.....London.

ASSETS.

Bonds, debentures, etc	$10,000 00
Cash on deposit in Huron and Erie Savings Bank	4,655 03
Total assets	$14,655 03

LIABILITIES.—None.

MISCELLANEOUS.

No action or proceeding was instituted or prosecuted by or against the Society during 1899.

A percentage is deducted from salaries monthly. The Society's accounts were audited 26th January, 1900. The books of record or account kept are: ledger and journal. No. of members, 43.

Names and addresses of auditors for 1899: John Pope and William Rider, London.

CASH RECEIPTS.

Cash balance from 1898 (not extended)	$3,181 12	
Cash receipts for 1899:		
Assessments		$1,447 04
Interest and dividends		492 95
All other sources (donations)		550 00
		$2,489 99

CASH EXPENDITURE.

Expenses of Management.

Registration	$3 00
Total expenses of management	3 00
Pensions paid	1,013 08
Total expenditure	$1,016 08

DAUGHTERS AND MAIDS OF ENGLAND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, 604 Gerrard Street, Toronto, Ont.

Organized, 7th November, 1890; incorporated 9th January, 1895.

Executive Officers of the Society at the 31st December, 1899, were as follows:

Adelia Harris, Grand President.....Aylmer.
Joseph Shone, Grand Treasurer.....814 Yonge St., Toronto.
Leonard George Cross, Grand Secretary .....604 Gerrard St. E., Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Grand Lodge; total membership, 1,162.

Ten members of the Society died during 1899, and Funeral Benefits amounting to $450.00 were paid.

Total amount of cash standing to the credit of Funeral Benefit Fund at 31st December, 1899, was $2,391.54.

SICK BENEFITS.

Sick Benefits are undertaken by the Subordinate Lodges.

Number of members who received Sick Benefits in 1899, Subordinate Bodies, no information.

Total amount of benefits paid during 1899, Subordinate Bodies, $2 304.68; Juvenile Branch, $61.81.

Number of weeks' sickness experienced in 1899, by Subordinate Bodies, 945½; Juvenile Branch, 39 5/6.

Amount paid for medical attendance during 1899, Subordinate Bodies, $1,460.56; Juvenile Branch, $124.26.

Total amount cash standing to credit of Sick Benefit Fund at 31st December, 1899, Subordinate, $2,752.02; Juvenile, $347.01.

ASSETS.

Actual cash on hand as per audit statement	$ 228 82
Cash on deposit, not drawn against, in Bank of Montreal, Toronto	2,276 71
All other assets	292 75
Total assets	$2,798 28

LIABILITIES.

Aggregate amount of all liabilities —None.

MISCELLANEOUS

Actions or proceedings instituted by or against the Society during 1899.—None.

Assessments for the purposes of life insurance were made quarterly during 1899.

Four such assessments were made during 1899, payable March 31st, June 30th, September 30th and December 31st.

The Society's books were audited 7th February, 1900.

The following books of record are kept: Cheque book, cash book, ledger and register book.

The names and post office addresses of the auditors for 1899 were as follows : C. F. Smith, Toronto ; H. M. Riddiford, Toronto ; C. Swanston, Toronto.

Number of members in Ontario at 31st December, 1899, 1,162.

Number of Ontario members who died during 1899, 4.

Amount of death benefits paid to Ontario members during 1899, $350.00.

Amount of bond of Grand or Supreme Secretary, $500 00.

Amount of bond of Grand or Supreme Treasurer, $500.00.

Cash Receipts

Cash balance from 1898 (not extended):

Grand body	$2,199.42

Cash received during 1899 from :

	Subordinate Bodies.	Juvenile Branch.
Application fees	$ 72 25	
Initiation fees	181 75	$ 16 90
Dues	5 345 29	327 94
Total receipts	$5,599 29	$344 84

Cash Expenditure.

Cash paid during 1899 for :

(*a*) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.	Juvenile Branch.
Registration fee	$10 00		
Supplies bought	99 80		
Rent, light, heat and taxes	.....	$791 90	$49 50
Salaries, auditors' and officers' fees	198 10	432 64	19 90
Postage, telegrams and express	34 16	126 53	8 97
Printing, stationery and advertising	36 25		
Premium for guarantee of lodge officers	30 65		
Total expenses of management	$408 96	$1,351 07	$78 37

(*b*) *Miscellaneous.*

Funeral benefits	450 00		
Sick benefits	.....	2,304 68	61 81
Medical attendance	.....	1,460 56	124 26
Total	$858 96	$5,116 31	$264 44

THEATRICAL MECHANICAL ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, 152 Dovercourt Road, Toronto.

Organized 21st September, 1886; incorporated 20th May, 1887.

The Executive Officers of the Society at the 31st December, 1899, were as follows:

C. O. Rockwood, President ..... Toronto.
W. E Meredith, Recording Secretary ..... "
James Lydon, Treasurer ..... "
John Gray, Financial Secretary ..... "

FUNERAL AND SICK BENEFITS.

Total membership of Society, 73.
Funeral and Sick Benefits are undertaken by the Society.
Number of members who received Sick Benefits in 1899, 12.
Total amount of Sick Benefits paid during the year 1899, $222 00.
Number of weeks' sickness experienced, 37.
Medical attendance, $108.
Amount of cash standing to credit of Sick Benefit Fund, $4,871.24.

ASSETS.

Cash on hand as per auditors' statement	$158 29
Bank of Commerce, Toronto	5,086 09
Totals	$5,244 38

LIABILITIES.—None.

MISCELLANEOUS.

The Society's accounts were duly audited in April, July, October, 1899, and January, 1900.

Auditors for the year 1899: O. H. Sheppard, A. Ambler and G. Jackson, Toronto.

CASH RECEIPTS.

Application and initiation fees	$60 00
Dues, etc	464 50
Interest and dividend	195 76
All other sources	376 80
Total receipts	$1,097 06

CASH EXPENDITURE.

(*a*) *Expenses of Management.*

Per capita tax	$14 70
Registration	3 00
Supplies bought	21 00
Rent, light, heat and taxes	21 35
Salaries, officers' and auditors' fees	46 00
Printing, stationery and advertising	17 60
Postage, telegrams, etc	6 95
Other management expenses detailed in memo	94 25
Total expenses of management	$224 85

(*b*) *Miscellaneous Expenditure.*

Sick benefits	222 00
Medical attendance	108 00
Relief to distressed members	15 00
Other expenses	76 47
Total expenditure	$646 32

TORONTO MUSICAL PROTECTIVE ASSOCIATION.

ANNUAL STATEMENT OF BENEFIT DEPARTMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, Toronto, Ontario.

Organized 2nd December, 1887 ; incorporated in Ontario 28th September, 1894.

The Executive Officers of the Society at the 31st December, 1899, were as follows :

J. M. Dawson, President ..... Toronto.
John W. Gray, Secretary ..... "
A. E. Coates, Treasurer ..... "

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society. Total membership of which is 306. No members died during 1899 and no funeral benefits were paid.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Twenty-three members received sick benefits during 1899.
Amount of benefits paid in 1899 in respect of sick members, $276.
Number of weeks' sickness experienced in 1899, 92.
Amount of cash to credit of fund, 31st December, 1899, $2,105.77.

ASSETS.

Cash on deposit to Society's credit, not drawn against, in the following banks : Imperial Bank, Toronto	$1,931 77
Dues and assessments	91 75
Other assets	107 39
Total assets	$2,130 91

LIABILITIES.—None.

MISCELLANEOUS.

Dues are payable monthly by the members.
The books of the Society were audited in June and December of 1899.
Names and post office addresses of the Auditors for 1899 were as follows : H. A. Carswell, T. H. Barnard and J. B. Alderson, Toronto.

CASH RECEIPTS.

Cash balance from 1898 (not extended)	$1,302 01	
Initiation fees		$192 00
Dues		516 12
Interest		47 64
Other sources		150 00
Total		$905 76

CASH EXPENDITURE.

Expenses of Management.

All expenses of management are paid from the general account.

Miscellaneous Expenses.

Sick benefits	$276 00
Total expenses	$276 00

TORONTO FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, Richmond Street, Toronto, Ontario.

Organized 16th January, 1891, and incorporated in Ontario 30th June, 1893.

The Executive Officers of the Society at the 31st December, 1899, were as follows:

J. W. Beatty, Chairman ..... Toronto.
Jno. Thompson, Secretary ..... Toronto.
R. T. Coady, Treasurer ..... Toronto.

MOVEMENT IN INSURANCE CERTIFICATES.

Contracts in force 31st December, 1898	165
Add contracts taken in 1899	10
Gross number on foot at any time during 1899	175
Contracts matured	5
Net contracts on foot at 31st December, 1899	170

SICK AND FUNERAL BENEFITS.

No Sick or Funeral Benefits are undertaken.

ASSETS.

Cash value of securities	$27,518 80
Total	$27,518 80

LIABILITIES.—None.

MISCELLANEOUS.

No actions or proceedings were instituted by or against the Society during 1899.
Assessments are made monthly, and are payable on the first day of each month.
The books were duly audited during 1899 by the Corporation Auditors.

CASH RECEIPTS.

Cash balance from 1898 (not extended)	$26,497 43	
Cash received during 1899 from:		
Assessments		$2,284 82
Interest		1,065 80
Donations		170 00
Total receipts		$3,520 62

CASH EXPENDITURE.

Cash paid during 1899 for:	
Registration fee	$3 00
Total expenses of management	$3 00
Miscellaneous Expenditure.	
Insurance claims paid	2,496 25
Total expenditure	$2,499 25

UMBERTO PRIMO ITALIAN BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, Queen Street West, Toronto.

Organized 27th February, 1888; incorporated in Ontario 12th March, 1888.

The Executive Officers at the 31st December, 1899, were as follows:

D. A. G. Glionna, President ..... Toronto.
G. Damele, Vice-President ..... "
M. A. Glionna, Secretary ..... "
R. Laraio, Financial Secretary ..... "
R. V. Glionna, Treasurer ..... "
N. Lobracio, G. Glionna, D. D'Alesandro, A. Stanislao, } Executive Committee ..... "

FUNERAL BENEFITS

The Society undertakes Funeral Benefits.
The membership at 31st December, 1899, was 50
Total amount paid for Funeral Benefits, nil.
No benefit is paid in respect of wives of members.
Cash standing to credit of Sick Benefit Fund, $1,044.80.

SICK BENEFITS.

The Society undertakes Sick Benefits.
Number of members who received Sick Benefits in 1899, 13.
Total amount of Sick Benefits paid in 1899, $97 54.
Number of weeks' sickness experienced in 1899, 32½
Amount paid for medical attendance during 1899, $33 00.
Amount standing to credit of fund 31st December, 1899, $1,044.80.

ASSETS.

Actual cash on hand December 31st, 1899	$71 37
Cash on Deposit in Government Savings Bank, Toronto	945 08
Interest	28 35
Total assets	$1,044 80

LIABILITIES.—None.

The books of the Society were audited on Feb. 21st, 1900, by W. B. Rogers and A. O. Maguire, of Toronto.

CASH RECEIPTS.

Cash balance from 1898 (not extended)	$989 70	
Cash received during 1899, from:		
Dues		$187 62
Total receipts		$187 62

CASH EXPENDITURE.

Cash paid during 1899, for:	
Registration fee	$3 00
Rent, light, heat and taxes	17 00
Officers' salary	6 00
Printing, postage, etc	3 33
Travelling expenses	1 00
Total expenses of management	$30 33
(*b*) *Miscellaneous Expenditure.*	
Sick benefits	97 54
Medical attendance	33 00
Total expenditure	$160 87

ST. BONIFACE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, Berlin, Ont.

Organized 1st May, 1892, and incorporated in Ontario, 2nd August, 1894.

The Executive Officers of the Society at the 31st December, 1899, were as follows:

John Motz, President ..... Berlin.
Andrew Englert, Vice-President ..... Berlin.
William J. Fischer, Recording Secretary ..... Berlin.
Joseph Fuhrman, Financial Secretary ..... Berlin.
W. J. Motz, Treasurer ..... Berlin.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with a total membership of 207. No members of the Society died during 1899.

Amount paid for Funeral Benefits during 1899, nil.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Forty-one members received Sick Benefits during 1899 amounting to $500.50.

Number of weeks' sickness experienced during 1899, 125.

Amount paid for medical attendance, $47.50.

Total amount of cash standing to the credit of the General Fund from which benefits are paid, $726.72.

ASSETS.

Savings Bank	$ 14 45
Actual cash on deposit in Merchants' Bank, Berlin (savings branch)	712 27
Other assets	17 10
Total	$ 743 82

LIABILITIES.

Amount of all liabilities	$ 21 00

MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1899.

The Society's books were duly audited for 1899 on Feb. 22nd and 23rd, 1900.

The following books of record or account are kept for the purposes of insurance certificates or benefits: Treasurer's cash book, Financial Secretary's cash book, etc.

Names and post office addresses of the Auditors for 1899 were as follows: Frederick Rohleder, Wm. J. Fischer, Berlin.

Cash Receipts.

Cash balance for 1898	$ 14 63	
Cash received during 1899 for:		
Initiation fees		30 00
Dues		581 00
Fines		8 20
Supplies sold		60
All other sources		46 50
Total receipts		$ 666 30

Cash Expenditure.

(*a*) *Expenses of Management.*

Registration fee	$ 3 00
Rent, light, heat and taxes	15 00
Officers' salaries	15 00
Printing and advertising	1 35
Postage, telegrams and express	1 40
Supplies bought	1 03
Total expenses of management	$ 36 78

(*b*) *Miscellaneous Expenditure.*

Sick benefits	500 50
Medical attendance	47 50
Other expenditure	6 70
Total expenditure	$ 591 48

GERMAN BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, Hamilton, Ont.

Organized 1st May, 1863, incorporated in Ontario, 3rd September, 1881.

The Executive Officers of the Society at the 31st December, 1899, were as follows:

G. W. Bartman, President	Hamilton.
Charles Hitzroth, Vice-President	"
M. Obermeier, Recording Secretary	"
George Bartman, Corresponding Secretary	"
Ernest Faustmann, Treasurer	"

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society. Total membership of which is 25.
No members died during 1899.
Total amount paid in 1899 in respect of deceased members, none.
No cash standing to credit of Funeral Benefit Fund at 31st December.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members who received benefits during 1899, 3.
Amount of benefits paid in 1899 in respect of sick members, $71.00.
Number of weeks' sickness experienced in 1899, 23½.
Amount paid for medical attendance, $25.00.

ASSETS.

In hands of Treasurer	$25 02
Cash on deposit to Society's credit, not drawn against, in the following banks:	
Hamilton Provident and Loan Society	516 51
Total	$541 53

LIABILITIES.—None.

MISCELLANEOUS.

No assessments were made during 1899.

The books of the Society were audited March 4th, 1900.

Names and post office addresses of the Auditors for 1899 were as follows: John Westpfahl, 168 Florence Street; John Hanna, 385 York Street; Geo. Shumacher, 98 McNabb Street.

Certain changes were made during the year 1899 in the Constitution and Rules of the Society in relation to insurance certificates or benefits.

RECEIPTS.

Cash balance from 1898 (not extended)	$516.78	
Dues		140 00
Interest		15 75
Total		$155 75

EXPENDITURE.

(a) Expenses of Management.

Registration Fee	$3 00
Rent, light, heat and taxes	32 00
Total expenses of management	$35 00

(b) Miscellaneous Expenditure.

Sick benefits	71 00
Medical attendance	25 00
Total expenditure	$131 00

ST. LUKE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, Amherstburg, Ontario.

Organized 14th May, 1894, incorporated in Ontario, 25th November, 1895.

The Executive Officers of the Society at the 31st December, 1899, were as follows:

Geo. H. Robidoux, President	Amherstburg.
John Burns, Financial Secretary	"
L. Bertrand, Recording Secretary	"
Joseph Reaume, Treasurer	"

SICK AND FUNERAL BENEFITS.

Sick and Funeral Benefits are undertaken by the Society. Membership—Not given.
Number of members who received Sick Benefits in 1899, 7.
Total amount paid for Sick Benefits in 1899, $96.00.
Number of weeks' sickness experienced in 1899, 24.
Balance to credit of Fund 31st December, 1899, $25.06.

ASSETS.

Cash on hand 31st December, 1899	$25 06
Total assets	$25 06

LIABILITIES.—None.

MISCELLANEOUS.

The books of the Society were audited February 22nd, 1900.
Names and addresses of Auditors for 1899, J. L. Bink, Chas. Vahay.

CASH RECEIPTS.

Cash balance from 1898 (not extended)	
Dues	$43 56
Application Fees	2 00
Total	$45 56

CASH EXPENDITURE.

(*a*) *Expenses of Management.*

Registration fee	$3 00
Rent, light, heat, taxes	15 00
Other expenses	24 00
Total expenses of management	$42 00

(*b*) *Miscellaneous Expenditure.*

Sick Benefits	96 00
Total expenditure	$138 00

FEDERATED ASSSOCIATION OF LETTER CARRIERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, 352 Givens Street, Toronto, Ont.

Organized 15th September, 1891 ; incorporated 21st June, 1893.

The Executive Officers of the Society at the 31st December, 1899, were as follows :

James J. O'Donnell, President ..... Halifax.
Alex. McMordie, Secretary-Treasurer ..... Toronto.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments, or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

Contracts in force 31st December, 1898		317
Add contracts taken during 1899, new or renewed		29
Gross number on foot at any time during 1899		346
Contracts matured in 1899	2	
" lapsed in 1899	1	
" cancelled in 1899	26	
Total deductions	29	29
Net contracts on foot 31st December, 1899		317

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash on hand 31st December, 1899	$3 21
Cash on deposit in Canadian Bank of Commerce, Toronto	1,077 05
Total assets	$1,080 26

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1899.

Assessments are made for purposes of life insurance certificates on date of death of a member, and are payable within thirty days, one advance assessment being kept on hand.

Two assessments were made during 1899.

The Society's accounts were duly audited for 1899 on September 1st, 1899.

The books of record or account kept for purposes of insurance certificates or benefits are : Certificate register, roll book, day book, ledger.

Names and post office addresses of the Auditors for 1899 : W. J. Mankey and James Barnes, Toronto.

Number of members in Ontario, 178.

Number of members in Ontario who died during 1899, none.

Amount paid as death claims to Ontario members, none.

VIII. Cash Receipts.

Cash balances from 1898 (not extended)	$1,074 05	
Application fees		$3 00
Assessments		622 00
Per capita tax and levies		189 70
Interest		30 35
Total receipts		$845 05

IX. Cash Expenditure.

(*a*) *Expenses of Management.*

Registration fee	$3 00
Biennial meeting	75 00
Supplies bought	16 25
Travelling expenses	107 40
Rent, light, etc	1 50
Postage, telegrams and express	14 69
Total expenses of management	$216 84

(*b*) *Miscellaneous Expenses.*

Life insurance claims, other than endowment	622 00
Total expenditure	$838 84

MANCHESTER UNITY INDEPENDENT ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, 2 Toronto St, Toronto.

Organized 16th December, 1887, and incorporated in Ontario 22nd June, 1893.

The Executive Officers of the Society at 31st December, 1899, were as follows:

James Blain, Provincial Grand Master.....Toronto.
Sidney Edwards, " Deputy Grand Master.....Toronto.
Geo. M. Gardner, " Corresponding Secretary .....Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the District, membership of which at 31st of December, 1899, was 191.

No members died in 1899.

The amount of Funeral Benefits paid in 1899. None.

One member's wife died in 1899.

Amount paid in 1899 in respect of deceased wives, $50.00.

Total cash to credit of Funeral Fund at 31st December, 1899, $2,621.12.

Juvenile Fund, $20 14.

Widow and Orphans' Fund, $174.09

SICK BENEFITS.

Sick Benefits are undertaken by the Subordinate and District Lodges.

Number of members who received sick benefits in 1899, 48.

Total amount of benefits paid in 1899 in respect of sick members, $688,85.

Number of weeks' sickness experienced in 1899, 188½.

Amount paid for medical attendance during 1899, $214.55.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st of December, 1899, $1,631.87.

ASSETS.

Cash on deposit to the Society's credit, not drawn against, in the following chartered banks:

Canadian Bank of Commerce (Branch) Toronto	$2,858 51
Total assets	$2,858 51

LIABILITIES.—None.

MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1899.—No information.

The Society's books were duly audited for 1899 on January 25th, 1900.

The following books of record and account are kept for purposes of insurance certificates or benefits: No information.

Names and addresses of the Auditors for 1899 were as follows: Robt. Heath, Edward Picton, Toronto; Thomas Tier, Lambton Mills, Ont.

Cash Receipts.

		District.	Subordinates.
Cash balance from 1898 (not extended)	$2,474 46		
Initiation fees		.....	$ 64 00
Dues		$ 89 41	1,515 20
Funeral levies		314 57	.....
Supplies sold		23 54	.....
Interest		70 80	.....
Distress Fund		.....	42 15
Total receipts		$498 32	$1,621 35

Cash Expenditure.

(*a*) *Expenses of Management.*

	District.	Subordinates.
Per capita tax and levies	$ 5 94	$105 42
Commission and organization expenses	.....	10 00
Registration fee	3 00	1 00
Expenses of annual meeting	19 25	34 69
Rent, light, heat and taxes	9 90	84 65
Salaries	50 68	112 31
Printing, stationery and binding	15 00	8 60
Postage, telegrams and express	11 61	18 76
Premiums for guarantee of lodge officers	1 25	27 50
Medical Examiner's expenses	.....	214 55
Other expenses of management	5 00	8 75
Total expenses of management	$121 63	$626 23

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	0 00	.....
Sick benefits	4 00	679 73
Total expenditure	$175 63	$1 305 96

ST. JOSEPH'S MUTUAL BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, 12 Seaton St., Toronto.

Organized 11th March, 1889, and incorporated in Ontario 22nd June, 1893.

The Executive Officers of the Society at 31st December, 1899, were as follows:

L. V. Dusseau, President.....Toronto.
Jules Lefebvre, Vice-President.....Toronto.
Ulric Renaud, Secretary, 12 Seaton Street.....Toronto.
R. Archambault, Treasurer .....Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with a total membership of 90.
One member died during 1899 and Funeral Benefits amounting to $47.00 were paid.
One member's wife died during 1899, amount paid for funeral benefits, $25.00.
Cash standing to credit of Funeral Fund at 31st December, 1899, $90.60.

SICK BENEFITS.

Sick Benefits are undertaken by the Society. Twelve members received sick benefits during 1899.

Fifty-three weeks of sickness were experienced during 1899 and sick benefits to the amount of $159.57 were paid.

ASSETS.

Cash on hand	$ 28 90
Cash in Union Bank	536 90
Total assets	$565 80

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made monthly. Payable 1st Monday in each month.
The Society's accounts were audited 2nd January, 1900.
The books of record kept are a register, ledger, minute and cash book.
Names and addresses of the auditors for 1899: J. L. Lefebvre and J. D. Baron, Toronto.

CASH RECEIPTS.

Cash balance from 1898 (not extended)	$528 90	
Cash received during 1899 from:		
Dues		$293 99
Interest		15 71
Total receipts		$309 70

CASH EXPENDITURE.

Cash paid during 1899 for:

(*a*) *Expenses of Management.*

Registration fee	$ 3 00
Supplies bought	3 20
Salaries	24 00
Rent, light, heat, etc	6 03
Total expenses of management	$36 23
Funeral benefits	72 00
Sick benefits	159 57
Gratuities to distressed members	5 00
Total expenditure	$272 80

ST. JOSEPH'S AID SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, Formosa, Ontario.

Organized 6th March 1887, incorporated 29th December, 1892.

The Executive Officers of the Society at the 31st December, 1899, were as follows:

Christian Weiler, President ..... Formosa.
John Zimmer, Vice-President ..... Formosa.
Joseph D. Kuntz, Secretary ..... Formosa.
Frank Oberle, Treasurer ..... Formosa.

FUNERAL AND SICK BENEFITS.

Total membership of Society, 57.
Amount paid for Funeral Benefits, nil.
Number of members who received Sick Benefits in 1899, 8.
Number of weeks' sickness experienced during 1899, no information.
Amonnt of Benefits paid in 1899 to sick members, $114 22.
Total amount of cash to credit of Fund 31st December, 1899, $264 25.

ASSETS.

Actual cash on hand 31st December, 1899	$162 43
Dues and assessments due and unpaid	16 20
Special fund and interest	85 62
Total assets	$264 25

LIABILITIES.—None.

MISCELLANEOUS.

The books and accounts of the Society were duly audited Jan. 13th, 1900

The books of record or account kept by the Society are: Register of members, Secretary's cash book, Treasurer's cash book.

The names and addresses of the auditors for 1899 were: Martin Meyer, Jun., Ambleside; John B. Goetz, Formosa; Anthony Upperman, Formosa.

CASH RECEIPTS.

Cash balances from 1898 (not extended)	$151.70	
Initiation fees		$ 7 50
Dues		128 30
Arrears		5 00
Interest and dividends		4 65
Degrees and cards		1 00
Total receipts		146 45

CASH EXPENDITURE.

Registration fee	$ 3 00
Rent, light, heat and taxes	5 30
Salaries	10 00
Postage, telegrams and express	70
Total expenses of management	$19 00

Miscellaneous Expenditure.

Sick benefits	114 22
Other expenditure	2 50
	$135 72

LADIES' ORANGE BENEVOLENT ASSOCIATION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, Wellington Street, Chatham.

Organized 12th December, 1888 ; incorporated 12th June, 1896.

The Executive Officers of the Society at 31st December, 1899, were as follows :

Miss Mary Cullum, R.W.G. Mistress.....Toronto.
Mrs. Phoebe Hoey, D. G. Mistress.....Hamilton.
Mrs. McClelland, Junior R.D.G. Mistress.....Ottawa.
Mrs. Maggie Longmoore, Grand Secretary.....Chatham.
Mrs. Mariah Yeates, Grand Treasurer.....Sarnia.
Mrs. O. Pearson, Grand Chap'ain.....St. Thomas.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge, with a membership of 350.

Six members died during 1899.

Total amount of funeral benefits paid during 1899.—None.

SICK BENEFITS.

Sick benefits are undertaken by the subordinate lodges.

Number of members who received sick benefits during 1899,—14.

Total amount of benefits paid in 1899,—$74.50.

Number of weeks' sickness experienced in 1899,—38.

Amount paid for medical attendance in 1899,—$124.83.

ASSETS.

	Grand Lodge.	Subordinate Lodges.
Cash in bank	$66 00	$466 31
" treasurer's hands	11 55	212 74
Total assets	$77 55	$679 05

LIABILITIES.

	Subordinate Lodges.
Aggregate amount of liabilities	$28 70
Total	$28 70

Cash Receipts

	Grand Lodge.	Subordinate Lodges.
Cash balance from 1898 (not extended)	$11 55	$212 74
Cash received from :		
Application fees		$54 00
Initiation fees		51 25
Dues		485 56
Per capita tax and levies	$83 70	
Interest and dividends		7 47
Supplies sold	11 92	
Charter fees	16 00	
Grand Orange Lodge of B. A.	52 25	184 11
Total receipts	$163 87	$782 39

Cash Expenditure.

(*a*) *Expenses of Management.*

Per capita tax or levies for management		$69 20
Registration fee	$3 00	
Expenses of annual meeting	32 00	
Rent		216 25
Postage, telegrams and express	32 11	4 28
Travelling expenses	6 50	53 08
Salaries	5 00	4 00
Supplies bought	12 20	
Printing, stationery and advertising	31 00	
Other expenses		214 89
Total expenses of management	$121 81	$561 70

(*b*) *Miscellaneous Expenditure.*

Sick benefits		74 50
Medical attendance		124 83
Grand totals	$121 81	$761 03

UNITED PROTESTANT BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, 184 Hughson Street North, Hamilton.

Organized 30th August, 1881 ; incorporated 18th July, 1893.

The Executive Officers of the Society at the 31st December, 1899, were as follows :

James Ailles, Grand Master	Mimico.
David Millar, Deputy Grand Master	Toronto.
F. Spence, Grand Treasurer	"
E. J. T. Fisher, Grand Medical Referee	"
James F. Harper, Grand Secretary	Hamiton.

FUNERAL BENEFITS.

The Funeral Benefits are undertaken by the Subordinate Lodges, the membership of which at 31st December, 1899, was 119. No information as to number or amount of Funeral Benefits.

Total cash standing to credit of general fund from which all benefits are paid, $201 50.

SICK BENEFITS.

No information.

ASSETS.

Auditor's statement, actual cash on hand	$16 97
Other assets	621 05
Total assets	$638 02

LIABILITIES.

Total liabilities	$227 42

MISCELLANEOUS.

The accounts of the Society were audited February 26th, 1900.

The books of account kept by the Society are : Ledgers of Grand Secretary and Treasurer and cash book.

Names and addresses of auditors of accounts of 1899 : E. J. T. Fisher, A. H. Gordon, Hugh Spence, all of Toronto.

Certain changes were made during 1899 in the constitution and rules in relation to Insurance Certificates and Benefits.

CASH RECEIPTS.

	Grand Lodge.
Per capita tax and levies	$11 90
Membership fees	2 00
Total receipts	$13 90

CASH EXPENDITURES

(a) Expenses of Management.

Registration fee	$3 00
Lodge seal	2 50
Postage, telegrams and express	5 91
Expenses of annual meeting	1 50
Total expenses of management	$12 91

LOYAL TRUE BLUE ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, Cochrane Street, Port Perry.

Organized 30th November, 1875; incorporated 28th June, 1893.

The Executive Officers of the Society at the 31st December, 1899, were as follows:

William Fitzgerald, Grand Master ..... Toronto.
Nicholas Ingram, Grand Secretary ..... Port Perry.
E. H. Purdy, Grand Treasurer ..... Port Perry.
Miss Sarah Jane Latimer, Secretary Orphanage Board .... Toronto.

FUNERAL BENEFITS.

The Funeral Benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1899, was 3,946.

Total number of members who died during 1899, 32.

Amount of Funeral Benefits paid in respect of deceased members in 1899, $2,172.66.

Cash standing at credit of Funeral Fund at 31st December, 1899, $443 25.

SICK BENEFITS.

The Sick Benefits are optional with Subordinate Lodges.

Number of members who received benefits during 1899, 14.

Amount of benefits paid in 1899 in respect of sick members, $125.

Number of weeks' sickness experienced in 1899, 43.

Amount paid for medical attendance, $543 59.

Total amount cash standing to credit Sick Benefit Fund, $169.55.

ASSETS.

	Grand Body.	Subordinates.
Real estate, less incumbrance	$8,000 00	$710 00
Actual cash in hands of Treasurers	248 61	479 84
Western Bank, Port Perry	390 10	36 99
Commerce Bank, Port Perry	302 94	.....
Imperial Bank, Toronto	.....	113 93
Dominion Bank, Belleville	.....	334 65
Dues and Assessments called but not yet paid	306 35	1,000 76
Interest on bank deposit	20 91	26 51
Other banks in Ontario	.....	360 83
Standard Bank at Picton	26 25	.....
Aggregate amount of all other assets	1,794 60	3 278 75
Totals	$11,090 06	$6 342 26

LIABILITIES.

Aggregate amount of all liabilities	$131 14	$516 16

MISCELLANEOUS.

Assessments on account of benefit certificates are made monthly, oftener when necessary. Sixteen assessments were made during the year 1899, payable in thirty days from date of issue.

The books and accounts were duly audited on August 24th, 1899.

The books of record and account kept by the Society are day book, ledger and benefit roll book.

Names and addresses of the Auditors for 1899 : J. D. McGill, Toronto, Ont. ; G. J. Morrish, Port Perry ; W. A. Ringer, Picton, Ont.

Certain changes were made in the Constitution and Rules during 1899 and are filed herewith.

Number of members in Ontario at 31st December, 1899, 3,084.

Number of members in Ontario who died during 1899, 26.

Amount of death benefits paid to Ontario members in 1899, $1,972 66.

Amount of bond of Grand or Supreme Secretary, $1,000.

Amount of bond of Grand or Supreme Treasurer, $500.

Cash Receipts.

	Grand Body.	Subordinates.
Cash balances from 1898 (not extended) $1,735 63		
Cash received during 1899 from :		
Application fees	$.....	$197 50
Initiation fees	.....	197 55
Dues	.....	4,479 70
Assessments	2 448 13	.....
Per capita tax and levies	1,173 39	.....
Fines	.....	.....
Cards and Degrees	.....	153 65
Charter fees	195 00	.....
Supplies sold	108 00	.....
Rent	1 4 32	.....
Interest	20 91	26 51
All other sources	3 791 13	2,221 86
Total receipts	$7.880 88	$7,276 77

Cash Expenditure.

(a) Management Expenses.		
Charter fees	$.....	$195 00
Per capita tax	.....	2,991 29
Commission	120 00	.....
Law costs	25 00	.....
Registration fee	25 00	.....
Interest	175 50	.....
Annual meeting	61 70	.....
Supplies bought	84 55	261 25
Travelling expenses	62 80	.....
Rent, light, etc	42 50	1,012 25
Salaries, officers' and auditors' fees	790 00	.....
Clerk hire	78 50	.....
Printing, stationery and advertising	511 76	.....
Postage, telegrams and express	182 95	.....
Premiums for guarantee of lodge officers	15 00	.....
Fire insurance premiums	32 00	1,064 85
Total management expenses	$2,207 26	$5,524 84
(b) Miscellaneous Expenditure.		
Funeral benefits	2,172 66	.....
Benefits to widows and orphans	112 16	1,383 26
Sick benefits	.....	125 00
Medical attendance	.....	543 59
Distressed members	.....	17 03
Expenditure other than foregoing	4,146 78	1,892 67
Total receipts	$8.638 86	$9.496 39

SANCTUARY ROBIN HOOD No. 5693, ANCIENT ORDER OF SHEPHERDS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, 25 Grant Street, Toronto.

Organized 7th February, 1873; Incorporated 8th June, 1896.

The Executive Officers of the Society at the 31st December, 1899, were as follows:

J. R. Aylett, Pastor ..... Toronto.
W. Isaac, Sub-Pastor ..... Toronto.
W. H. Langstone, Treasurer ..... Toronto.
W. H. Henley, Scribe ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society with a membership of 35.
One member died during 1899 and funeral benefits were paid amounting to $50.00.

SICK BENEFITS.

Nine members received sick benefits during 1899 amounting to $87 79.
No. of weeks' sickness experienced, 46.
Amount paid for medical attendance during 1899, $12.00.
Total amount of cash standing to credit of fund 31st December, 1899, $672.13.

ASSETS.

Actual cash on hand 31st December, 1899	$50 55
Deposited in Home Savings Bank, Toronto	630 00
Interest received	21 40
Total assets	$701 95

LIABILITIES.—None.

MISCELLANEOUS.

The Society's accounts were audited July 7th, 1899, January 5th, 1900.
The following books of account are kept: Record of sickness and death.
The names and post office addresses of the auditors for 1899: J. W. Haynes, J. R. Aylett, F. Smith, all of Toronto.

CASH RECEIPTS

Cash balance from 1898 (not extended)	$653 94
Cash received during 1899 from:	
Dues	$165 73
Interest and dividends	21 40
Total receipts	$187 13

CASH EXPENDITURE.

Expenses of Management.

Cash paid during 1899 for:	
Rent, light, heat and taxes	$15 00
Managing officers' salaries, etc	12 50
Printing, stationery and advertising	7 25
Other expenses	3 50
	$38 25

Miscellaneous Expenditure.

Funeral benefits	50 00
Sick benefits	87 79
Medical attendance	12 00
Other expenditure	3 50
	$191 54

RELIANCE BENEFIT ORDER.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, Toronto.

Organized 1st March, 1896; incorporated 5th March, 1896.

The Executive Officers of the Society at the 31st December, 1899, were as follows:

A. Stewart, President ..... Toronto, Ont.
Jno. Robertson, Secretary-Treasurer ..... Toronto, Ont.
D. Robertson, Medical Examiner ..... Milton, Ont.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the total membership of which is 27. No member died during 1899, and no Funeral Benefits were paid.

SICK BENEFITS

Sick Benefits are undertaken by the Society. Three members received Sick Benefits during 1899.

Number of weeks' sickness experienced during 1899, 6, and Sick Benefits to the amount of $21.00 were paid.

Amount paid for medical attendance during 1899, $17.37.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1899, $82.76.

ASSETS.

Cash on hand	$14 08
Cash on deposit in Traders' Bank, Toronto	68 68
	$82 76

LIABILITIES —None.

MISCELLANEOUS.

When were the Society's accounts audited? Monthly.

The books of record kept are a members' ledger and cash book.

Names and addresses of the Auditors for 1899: Geo. Edwards, F.C.A., Toronto; W. C. Eddis, F.C.A., Toronto.

CASH RECEIPTS.

Cash balance from 1898 (not extended)	$72 57	
Cash received during 1899 from:		
Dues		$8 59
Assessments		49 09
Interest		50
All other sources		47 55
Total receipts		$105 73

CASH EXPENDITURE.

Cash paid during 1899 for:	
Registration fee	$3 00
Supplies bought	8 00
Rent, etc	25 00
Total expenditure for management	$36 00
Sick Benefits	21 00
Medical attendance	17 37
Total	$77 37

THE OFFICERS' WIDOWS' AND ORPHANS FUND OF THE BANK OF BRITISH NORTH AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, 140 St. James Street, Montreal, Que.

Head Office in Ontario, the Office of the Bank of British North America, King Street, Hamilton, Ont.

Chief Agent for Ontario: John James Morrison, Esq., Manager Bank of British North America, Hamilton, Ont.

Organized 14th October, 1891.

The Executive Officers of the Fund at 31st December, 1899, were as follows:

Henry Stikeman, President	Montreal, Que.
Alfred G. Wallis, Vice-President	London, England.
A. A. Ellis, Trustee	Montreal, Que.
E. Stanger, Trustee	Toronto, Ont.
James Elmsley, Trustee	Montreal, Que.
A. C. Skelton, Trustee and Secretary-Treasurer	Montreal, Que.

SICK AND FUNERAL BENEFITS.—None.

ASSETS.

Cash on deposit to credit of Fund, not drawn against, in the following chartered Bank:	
Bank of British North America, Montreal, Que.	$70,854 80
Total assets	$70,854 80

LIABILITIES.—None.

MISCELLANEOUS.

No assessments are made.

The Fund's accounts were duly audited during 1899 on the 31st October.

Books of record and account kept of the Fund are as follows: Cash book, journal, ledger, subscriptions and fees books, annuity book, record of births and deaths.

Names and post office addresses of Auditors for 1899 were as follows: H. B. MacKenzie, Bank of B. N. A., Montreal; A. P. Hazen, Bank of B. N. A., Montreal, Que.

CASH RECEIPTS.

Cash balance from 1898 (not extended)	$60,781 69	
Cash received during 1899 from:		
Interest		$3,247 87
Subscriptions from married members, and fees from unmarried members		4,397 73
Donation from Bank		4,275 87
Total receipts		$11,921 47

CASH EXPENDITURE.

Cash paid during 1899 for:	
(a) Expenses of Management.	
Registration fee	$3 00
Benefit to widows and orphans	1,611 06
Medical examinations	15 00
Rebate of premiums	215 46
Total expenditure	$1 844 52

TORONTO TYPOGRAPHICAL UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, 55 Yonge Street Arcade, Toronto.

Organized in 1844; incorporated in Ontario 13th September, 1894.

The Executive Officers of the Society at the 31st December, 1899, were as follows:

Hugh Stevenson, President ..... Toronto.
Wm. Powell, Vice-President ..... Toronto.
E J. Howe, Treasurer ..... Toronto.
Jas. Wilson, Cor. Secretary ..... Toronto.
Thos. C. Vodden, Financial Secretary ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the total membership of which is 495.

Five members died in 1899.

Amount of Funeral Benefits paid in 1899, $520.

Total cash standing to credit of Funeral Fund, 31st December, 1899, $761,62.

SICK BENEFITS.

Number of members who received Sick Benefits in 1899, 31.

Amount of Sick Benefits paid in 1899, $396.

Number of weeks' sickness experienced in 1899, 132.

ASSETS.

Bank balance	$761 62

LIABILITIES.—None.

MISCELLANEOUS.

The Society's books were audited during 1899 on January 31st, 30th April, 31st July and 31st October.

Names and addresses of Auditors for 1899 were as follows: Jos. Clinton, N. W. Williams and J. H. Williams.

Books kept for purposes of Benefit Fund: Treasurer and Financial Secretary's ledgers.

Certain changes were made in the rules relating to Sick Benefits.

CASH RECEIPTS.

Cash balance for 1898 (not extended)	$692 47	
Dues and interest		$685 15
Total receipts		$685 15

CASH EXPENDITURE.

(*a*) *Expenses of Management.*

All management expenses are paid by the Union.

(*b*) *Miscellaneous Expenditure.*

Sick benefits	$396 00
Funeral Benefits	520 00
Total expenditure	$916 00

OTTAWA TYPOGRAPHICAL UNION 102.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Organized 1867 ; incorporated November, 1895.

The Executive Officers of the Society at 31st December, 1899, were as follows :

A. Choquette, President	Ottawa.
R. Mackell, Secretary-Treasurer	"
W. T. Byrnes, Rec. Secretary	"
C. T. O. Boucheault, Corresponding Secretary	"
A. Morris, Chairman Sick Relief Fund	"

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Local Union.
Total membership of the Local, 230.
Three members of the Society died in 1899.
Total amount of Funeral Benefits paid, Grand Body, $180 ; Subordinate, $355.

SICK BENEFITS.

Sick Benefits are undertaken by the Local Body.
Nineteen members of the Society received Sick Benefits during 1899.
Total amount of benefits paid in 1899, $232.
Number of weeks' sickness experienced in 1899, 58.
Total amount of cash standing to credit of Sick Fund, $467.45.

ASSETS.

Cash on deposit in Bank of Ottawa	$467 45

LIABILITIES.—No information.

MISCELLANEOUS.

Proceedings instituted by or against the Society in 1899. No information.
When were the Society's accounts audited ? No Information.
Names and addresses of the Auditors for 1899 are : F. H Consitt and Mitchell Coban, both of Ottawa.
No changes were made in the organization or management of the Society during 1899.
Cash receipts. No information.

CASH EXPENDITURE.

No management expenses are charged to the Sick Benefit Fund of the Union.

Funeral Benefits	$355 00
Sick Benefits	232 00
Total	$587 00

GLOBE PRINTING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, Yonge and Melinda Streets.

Organized 31st March, 1885; incorporated 10th April, 1896.

The Executive Officers of the Society for 31st December, 1899, were as follows:

H. S. Scott, President ..... Toronto.
J. A. Masterson, Vice-President ..... Toronto.
T. Jeffrey, Secretary-Treasurer ..... Toronto.
A. Thomson, T. C. Johnson, W. Denning, J. D. Hayes, Trustees ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with a total membership of 68.
No members died during 1899.
Total cash standing to the credit of Funeral Benefit Fund at 31st December, 1899, $578.68.

SICK BENEFITS.

Number of members who received Sick Benefits in 1899, 10.
The total amount of benefits paid in 1899, $115.00.
Number of weeks' sickness experienced in 1899, 23.
The total amount paid for medical fees, was *nil.*

ASSETS.

Actual amount of cash on hand 31st December, 1899, $678.68.

LIABILITIES.—None.

MISCELLANEOUS.

Assessments for the purposes of life insurance are made weekly.
The Society's accounts were audited March 30th, 1899.
The following books of account are kept: Weekly dues book, yearly dues book, day book.
The names and post office addresses of the auditors for 1899 were J. Horner, J. A. Masterson, *The Globe.*

CASH RECEIPTS.

Cash balance from 1898 (not extended)	$330 56	
Cash received during 1899 from:		
Initiation fees		$2 00
Dues		342 90
Interest and dividends		111 40
Total		$456 30

CASH EXPENDITURE.

Cash paid during 1899 for:

Expenses of Management.

Supplies bought	$3 18
Registration fee	3 00
Rent, light, heat and taxes	5 00
Managing officers' salaries, etc	75 00
Premiums for guarantee of Lodge Officers	6 00
Travelling expenses	1 00
Total expenses of management	$93 18

Miscellaneous Expenditure.

Sick benefits	115 00
Grand totals	$208 18

METHODIST BOOK AND PUBLISHING HOUSE EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, 29-33 Richmond Street West, Toronto.

Organized 8th November, 1894 ; incorporated 11th February, 1895.

The Executive Officers of the Society at the 31st December, 1899, were as follows :

E. S. Caswell, President ..... Toronto.
L. Cuttell, Vice-President ..... Toronto.
H. Balson, Secretary-Treasurer ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.
One member of the Society died during 1899.
Amount of Funeral Benefits paid in 1899, $50.00.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members who received Sick Benefits during 1899, 25.
Amount of benefits paid in 1899, $329.97.
Number of weeks' sickness experienced during 1899, 82.
Balance to credit of fund, $345.30.

ASSETS.

Cash in hands of Secretary-Treasurer	$6 28
Cash in Imperial Bank	345 30
Total	$351 58

LIABILITIES.—None.

MISCELLANEOUS.

No actions or proceeding were instituted by or against the Society during 1899.
The accounts of the Society were audited December 31st, 1899.
The books of account kept by the Society are : Cash book and record book.
Names and addresses of Auditors of accounts for 1899 : O. Gammond, W. Ball.
Assessments are made weekly, and are payable each Saturday.
No changes were, during 1899, made in the Constitution and Rules in relation to insurance certificates.

CASH RECEIPTS.

Cash balance from 1898 (not extended)	$353 80	
Initiation fees and dues		$368 24
Interest		9 51
Total receipts		$377 75

CASH EXPENDITURE.

(a) Expenses of Management.

Registration fee	$3 00
Salaries	8 00
Printing, etc	2 25
Total expenses of management	$13 25

(b) Miscellaneous Expenditure.

Funeral benefits	50 00
Sick benefits	329 97
Rebate to members	16 72
Total expenditure	$409 94

BRICKLAYERS' AND MASONS' UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, King Street, Hamilton.

Organized 9th February, 1881, and incorporated in Ontario 24th July, 1894.

The Executive Officers of the Society at the 31st December, 1899, were as follows:

R. Ailles, President ..... Hamilton.
W. J. Whitelock, Rec and Cor. Secretary ..... Hamilton.
Henry Robinson, Treasurer ..... Hamilton.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1899, was 120.

No member of the Society died during 1899.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Total amount of benefits paid in 1899, $212.50.
Number of weeks' sickness experienced in 1899, 80 5/6.
Fourteen members received Sick Benefits in 1899.

ASSETS.—No information

LIABILITIES.—No information.

MISCELLANEOUS.

The Society's books were audited during 1899 in the months of June and July.

Names and addresses of Auditors for 1899, were as follows: J. G. Muir and C. C. Riddell.

CASH RECEIPTS

Cash Balance from 1898 (not extended)	$402 29	
Cash received during 1899 from:		
All sources		$898 02
Total receipts		$898 02

CASH EXPENDITURE.

Cash paid during 1899 for:

(a) Expenses of Management.

Registration fee	$3 00
Rent, light, heat and taxes	170 00
Managing officers' salaries, and auditors fees	78 00
Other expenses	690 16
Total expenses of management	$941 16

CIGARMAKERS' INTERNATIONAL UNION NO 27.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, 16 Vine Street, Toronto, Ont.

Organized 27th May, 1869, and incorporated in Ontario 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1899, were as follows:

R. Haberstock, President ..... Toronto.
J. Pamphilon, Financial Secretary ..... Toronto.
F. Siddall, Treasurer ..... Toronto.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 190.
Three members of the Society died during 1899.
Total amount of funeral benefits paid during 1899, $750 00.

SICK BENEFITS

Sick benefits are undertaken by the Society.
Thirty-one members received sick benefits during 1899, amounting to $566.05.
Number of weeks' sickness experienced during 1899, 113 2-7.

ASSETS

Cash on deposit to Society's credit, not drawn against, in the Home Savings and Loan Co	$946 52
Cash on hand	93 28
Total	$1,039 80

LIABILITIES —None.

MISCELLANEOUS

One assessment was made in 1899.
The books and accounts were audited monthly during 1899
Names of auditors: M. Fletcher, D. Kennedy, G. Wolfram, all of Toronto.

CASH RECEIPTS

Cash balance from 1898 (not extended)	$896 38	
Cash received during 1899 from:		
Initiation fees		$ 151 50
Dues		2,383 35
Assessments		3 00
Fines		1 85
Loans collected		219 80
Supplies sold		10
Interest and dividends		10 42
Total receipts		$2,770 02

CASH EXPENDITURE.

Cash paid during 1899 for :

(*a*) *Expenses of Management.*

Per capita tax or levies for management	$ 22 10
Registration fee	3 00
Supplies	1 22
Rent, fuel, light and taxes	86 00
Salaries, officers' and auditors' fees	334 73
Printing, stationery and advertising	205 65
Postage, telegrams and express	13 25
Other expenses	.....
Total expense of management	$665 95

(*b*) *Miscellaneous Expenditure*

Funeral benefits	750 00
Loans to travelling members	120 90
Distressed members	523 70
Sick benefits	566 05
Total expenditure	$2,626 60

CIGARMAKERS' UNION No 55, HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office for Ontario, 158 Rebecca St., Hamilton.

The Executive Officers of the Society at 31st December, 1899, were as follows :

James Delaney, President..... .....Hamilton.
Thomas O'Dowd, Financial Secretary..... "
M. J. Rubery, Treasurer..... "

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Union ; membership 117.
One member's wife died in 1899. Amount paid in respect of deceased wife, $40 00.
One member died in 1899. Amount paid $350.00.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Sixteen members of the Society received Sick Benefits during 1899 amounting to $355.75.
Number of weeks' sickness experienced in 1899, 71⅙.
Amount of cash to credit of fund at 31st December, 1899, $972 65.

ASSETS.

Cash in Bank of Hamilton, $972 65.

LIABILITIES—None.

MISCELLANEOUS.

The Society's accounts were audited at the end of each month during 1899.
The books kept are day book, ledger and receipt book.
Names and post office addresses of the Auditors for 1899 :—D. J. Walsh, Jno. Canary, and Samuel Wyrtz, Hamilton.

CASH RECEIPTS.

Cash balance from 1898 (not extended).....	$461 72	
Received during 1899 from :		
Initiation fees.....		$ 97 00
Dues		1,343 55
Fines		35 95
Loans collected.....		267 65
Total receipts		$1,744 15

CASH EXPENDITURE

Cash paid for :

(a) Expenses of Management.

Supplies bought.....	6 40
Travelling expenses.....	48 55
Managing officers' salaries and officers' and auditors' fees.....	193 15
Rent	28 00
Official journal.....	18 40
Postage.....	8 37
Printing, etc.....	163 00
Total expenses of management.....	$465 87

(b) Miscellaneous Expenditure.

Per capita tax	18 10
Funeral Benefits	390 00
Sick benefits.....	355 75
Out of work benefits.....	3 50
Total expenditure.....	$1,233 22

CIGARMAKERS' UNION No. 59, BRANTFORD.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899

Head Office, Greenwich Street, Brantford.

Organized 15th March, 1886, and incorporated 6th April, 1895.

The Executive Officers of the Society at the 31st December, 1899, were as follows:

W. H. Crawford, President ..... Brantford
John Haskett, Treasurer ..... Brantford.
F. Mather, Secretary ..... Brantford.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society. One member died during 1899, and amount of benefits paid was $200.

SICK BENEFITS

Number of members who received sick benefits during 1899, 3.
Total amount of benefits paid in 1899, $22.13
Number of week's sickness experienced in 1899, 4½.

ASSETS

Cash on hand 31st December, 1899	$31 73
Cash on deposit in Royal Loan and Savings Co. Bank	122 72
Total	$154 45

LIABILITIES.—None.

MISCELLANEOUS.

No regular assessments are made.

The Society's accounts for 1899 were audited monthly.

The following books of record and account are kept: Day book, ledger, membership books, registration book.

The names and post office addresses of the auditors for 1899: James Davison, A. Crandall, Ed. Sears.

Certain changes were made in 1899 in the organization or management of the Society in relation to benefits.

CASH RECEIPTS.

Cash balance from 1898 (not extended)	$154 76	
Initiation fees		$35 50
Dues		278 15
Fines		1 00
Interest and dividends		3 15
All other sources		33 00
Total receipts		$351 80

CASH EXPENDITURE.

Expenses of Management.

Cash paid during 1899:	
Law costs	$0 50
Registration fee	3 00
Per capita tax or levies of management	90
Rent, light, heat and taxes	20 75
Managing officers' salaries, auditors' fees	34 18
Printing, stationery and advertising	26 78
Postage, telegrams and express	8 78
Miscellaneous Expenditure.	$94 98
Funeral benefits	200 00
Sick benefits	22 13
All other expenditure	35 00
Grand totals	$352 11

THE MASSEY-HARRIS, TORONTO, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, 923 King Street West, Toronto.

Organized June, 1883, incorporated in Ontario, 7th March, 1894.

The Executive Officers of the Society at 31st December, 1899, were as follows :

Geo. Hayward, President ..... Toronto.
Wm. Robinson, 1st Vice-President ..... Toronto.
Thomas Derose, 2nd Vice-President ..... Toronto.
Robt. Thompson, Secretary ..... Toronto.
James Gray, Treasurer ..... Toronto.

FUNERAL BENEFITS.

The Society undertakes Funeral Benefits.
The total membership at 31st December, 1899, 910
Seven members died during 1899.
Total amount of Funeral Benefits paid in 1899 in respect of deceased members, $420.
Four members' wives died in 1899
Amount of Funeral Benefits paid in 1899 in respect of deceased wives, $120
Funeral and Sick Benefits are paid out of the General Fund.
Amount at the credit of the General Fund at 31st December, 1899, $194 03

SICK BENEFITS.

The Society undertakes Sick Benefits.
Three hundred and eighty-one members received Sick Benefits during 1899.
Total amount of Sick Benefits paid in 1899, $3 208 75
Number of weeks' sickness experienced in 1899, 1,122.
Nothing was paid out for medical attendance during 1899.

ASSETS.

Actual cash on hand	$73 44
Dominion Bank, Toronto	120 59
Total assets	$194 03

LIABILITIES —None.

MISCELLANEOUS

No changes were made in 1899 in the organization or management.
Assessments were made every four weeks, while the funds are under $600.
Thirteen assessments were made during 1899.
The accounts were audited July, 1899, January, 1900.
The following books are kept : Cash book for expenditure, ledgers for receipts.
The names and post office addresses of the Auditors for 1899 were John Brown, Toronto ; James Wilkie, Toronto.

CASH RECEIPTS.

Cash balance from 1898 (not extended)	$369.34	
Cash received during 1899 :		
Dues		$3,644 95
Total		$3 644 95

CASH EXPENDITURE.

Cash paid during 1899 for :	
Law costs, affirmation fee	$1 00
Registration fee (renewal)	10 00
Secretary's salary	60 00
Postage, telegrams and express	14
Supp'ies bought	37
Expenses of management	$71 51
Miscellaneous Expenditure.	
Funeral Benefits	540 00
Sick Benefits	3 208 75
Total expenditure	$3,820 26

THE MASSEY-HARRIS COMPANY (LIMITED) RELIEF ASSOCIATION OF THE CITY OF BRANTFORD.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, Brantford, Ontario.

Organized 13th April, 1885, and incorporated 2nd April, 1894.

The Executive Officers of the Society at the 31st December, 1899, were as follows:

John R. Neilson, President	Brantford.
Wm. R. Snodgrass, 1st Vice-President	"
Wm. B. Jago, 2nd Vice-President	"
Percy Gregory, Secretary	"
Franklin Grobb, Treasurer	"

FUNERAL BENEFITS.

The Society undertakes Funeral Benefits
The total membership at 31st December, 1899, was 646.
No members of the Society died in 1899.
Funeral Benefits were paid in 1899 amounting to $48.00.
No members wives died during 1899
Nothing was paid in 1899 for Funeral Benefits in respect of deceased wives.

SICK BENEFITS.

The Society undertakes Sick Benefits.
No. of members who received Sick Benefits in 1899, 149.
Total amount of Sick Benefits paid in 1899, $2,253.20.
Number of weeks' sickness experienced in 1899, 603 5-6.
Total amount to the credit of the Sick Benefit Fund at December 31st 1899, $49.45.

ASSETS.

Cash value of bonds	$500 00
" deposited in Standard Bank, Brantford	49 45
Other assets	15 00
Total assets	$564 45

LIABILITIES.—None.

MISCELLANEOUS.

Thirteen assessments were made in 1899 for the purpose of Funeral and Sick Benefits, payable monthly.

The Society's accounts for 1899 were audited January 18th, 1900.

The following books of record and account are kept: Minute book, roll book and cash book.

The names and post office addresses of the auditors for 1899 were as follows: John M. Smith and James McDowdell, Brantford.

No changes were made in 1899 in the Constitution and Rules of the Society in relation to benefits.

Cash Receipts.

Cash balance from 1898 (not extended)	$343 50	
Cash received during 1899 from :		
Dues		$2,010 05
Interest		11 45
Refunds		1 35
Proceeds from excursion		49 40
Total Receipts		$2,072 25

Cash Expenditure.

Expenses of Management.

Law costs (affidavits)	$ 3 50
Registration fee	10 00
Officers' and auditors' fees	40 00
Printing, stationery, etc	11 60
Total expenses of management	$65 10

Miscellaneous Expenditure.

Funeral benefits	48 00
Sick Benefits	2,253 20
Total Expenditure	$2,366 30

POSTAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, Post Office, Toronto.

Organized 8th June, 1891 ; incorporated in Ontario, 17th November, 1894.

The Executive Officers of the Society at the 31st December, 1899, were as follows :

W. E. Lemon, President.....Toronto.
H. S. Allen, Treasurer.....Toronto.
T. D. Gould, Secretary.....Toronto.
J. Callahan, J. Rutherford, W. H. Canniff, M. E. Hynes, } Executive Committee.....Toronto.

FUNERAL BENEFITS.

Funeral benefits are undertaken by this Society, the total membership of which is 65 ·
One member of the Society died in 1899.
Total amount of funeral benefits paid in 1899, $100.
Cash in funeral benefit fund 31st December, 1899, $309.65.

SICK BENEFITS.—None.

ASSETS.

Cash in Treasurer's hands	$ 36 94
Cash on deposit in Imperial Bank	272 71
Dues and assessments due and unpaid	35 25
Total	$ 344 90

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made once a month.
Eight such assessments were made during 1899.
The Society's accounts were duly audited on February 21st, 1900.
Books of record and account, kept for purposes of insurance certificates, are as follows : Cash book, minute book, Treasurer's, members' signatures and by-laws.
Names and post office addresses of Auditors for 1899 : J. S Boddy and C. E Swait, Toronto.
Certain changes were made in relation to the insurance certificate, and copies are filed with the annual statement.

CASH RECEIPTS.

Cash balance from 1898 (not extended)	$272 32	
Cash received during 1899 from :		
Assessments		$133 75
Interest		6 85
Total		$140 60

CASH EXPENDITURE.

Cash paid during 1899 for :	
(a) Expenses of Management.	
Registration fee	$ 3 00
Total Expenses of Management	$ 3 00
(b) Miscellaneous Expenditure.	
Funeral Benefits	100 00
Total	$103 00

VICTORIA LODGE OF GOOD SAMARITANS AND DAUGHTERS OF SAMARIA, HAMILTON, ONT.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office: James Street N., Hamilton.

Organized 12th October, 1862; incorporated in Ontario 17th March, 1896.

The Executive Officers of the Society at the 31st of December, 1899, were as follows:

Annie Lewis, Presiding Daughter ..... Hamilton.
Mary Hawkins, Treasurer ..... Hamilton.
Annie Gwyder, Secretary ..... Hamilton.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a membership of 37.
No members died during 1899, and no funeral benefits were paid.

SICK BENEFITS.

Sick benefits are undertaken by the Society.
Six members received sick benefits during 1899, amounting to $54 00.
Number of weeks' sickness experienced in 1899, 18.

ASSETS — $469.15.

LIABILITIES.—No information.

CASH RECEIPTS.

Cash balance from 1898 (not extended)	$9 30	
Application fees		$15 00
Dues		88 50
Total receipts		$103 50

CASH EXPENDITURE

Cash paid during 1899, for:

(a) *Expenses of Management.*

Registration fee	$3 00
Rent, light, heat and taxes	24 00
Travelling expenses	5 00
Managing Officers' fees	2 25
	$34 25

(b) *Miscellaneous Expenditure.*

Per capita tax or levies other than for management	3 81
Sick benefits	54 00
Total expenditure	$92 06

GRAND UNITED ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899

Head Office: Windsor, Ont.

Organized 7th December, 1853; incorporated 1st November, 1894.

The Executive Officers of the Society at the 31st December, 1899, were as follows:

A. R. Whited, District Master ..... Windsor.
J. W. Montgomery, District Deputy Master .... Toronto Parliament Buildings.
R. L. Dunn, District Secretary, Box 194 ..... Windsor.
W. H. Bazie, District Treasurer ..... Chatham.
Jas. Reid, District Director ..... Windsor.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the local lodges, the membership of which at 31st December, 1899, was 220

One member died in 1899.

Amount of benefits paid in respect of deceased members, $55.00.

SICK BENEFITS.

Sick benefits are undertaken by the local lodges.

Seven members received Sick Benefits during 1899.

Amount of Sick Benefits paid, $105.00.

Number of weeks' sickness experienced during 1899, 42.

GENDRON MANUFACTURING CO'S EMPLOYEES MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, 157 Duchess Street, Toronto, Ont.

Organized 5th May, 1890; incorporated 24th July, 1894.

The Executive Officers of the Society at 31st December, 1899, were as follows:

Wm. Nye, President ..... Toronto.
J. D. Baron, Secretary, 245 Sackville Street ..... Toronto.
J. J. Brady, Treasurer ..... Toronto.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with the total membership of 130.
No members died during 1899.
Amount paid for funeral benefits, nil.
Total amount to credit of the Fund, $25.00.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1899, 167; amounting to $790.59.
Number of weeks' sickness experienced in 1899, 185.
Amount paid for medical attendance, $62.75.
Total amount to credit of Sick Benefit Fund, $135.95.

ASSETS.

Cash deposited with Treasurer	$27 95
Cash in Bank	108 00
Total	$135 95

LIABILITIES —None.

MISCELLANEOUS.

Assessments are made as often as necessary to keep $200 in hand.
Fifty-two such assessments were made during 1899, payable weekly.
The Society's accounts were audited May 1st and November 1st, 1899.
Names and addresses of the Auditors of accounts for 1899: J. J. Neander and W. Fraser, Toronto.

CASH RECEIPTS.

Cash balance from 1898 (not extended)	$61 97	
Cash received during 1899:		
Dues		$894 17
Assessments		62 73
Total receipts		$956 90

CASH EXPENDITURE.

Cash paid during 1899 for:

(a) Expenses of Management

Registration fee	$3 00
Salaries of officer	26 00
Law costs	0 50
Postage, etc.	0 10
Total expenses of management	$29 60

(b) Miscellaneous Expenditure.

Sick benefits	790 59
Medical attendance	62 75
Total expenditure	$882 94

DOMINION EXPRESSMEN'S SICK BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, 48 Yonge Street, Toronto, Ont.

Organized 30th November, 1890, and incorporated in Ontario 6th December, 1893.

The Executive Officers of the Society at 31st December, 1899, were as follows:
R. W. Cleghorn, President, Dominion Express.....Toronto.
John Blackhall, Secretary-Treasurer.....Toronto.

SICK BENEFITS.

Sick Benefits are undertaken by the Association. Membership 185.
Fifty-four members received Sick Benefits in 1899, amounting to $1,088 94.
Number of weeks' sickness experienced in 1899, 181½.
Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1899, $1,106 33.

ASSETS.

Cash in Canadian Bank of Commerce	$1,106 33
Total assets	$1,106 33

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made for the purpose of life insurance or benefit certificates monthly.
Twelve such assessments were made during the year 1899.
The Society's books were duly audited on January 13th, 1900.
The following books of record and account are kept for the purposes of Sick Benefits: Ledger, index book and bank book.
The names and post office addresses of the Auditors for 1900 were as follows: D. Barron, W. C. Jex, Toronto.

CASH RECEIPTS.

Amount of cash on hand 1898	$1,181 91	
Cash received during 1899 from:		
Dues		$1,038 00
Interest and dividends		13 61
Total receipts		$1,051 61

CASH EXPENDITURE.

Cash paid during 1899 for:

(a) Expenses of Management.

Registration	$3 00
Salaries, officers' and auditors' fees	25 00
Printing, stationery and advertising	8 25
Guarantee for Secretary-Treasurer	5 00
Total expenses of management	$41 25

(b) Miscellaneous Expenditure.

Sick benefits	1,088 94
Total expenditure	$1,130 19

COBBAN MANUFACTURING COS. EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, Toronto.

Organized 19th January, 1889 : incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1899, were as follows :

G. Scully, President ..... Toronto.
F. Fooze, Vice-President ..... Toronto.
D. Rae, Secretary ..... 129 Markham St, Toronto.
F. Hyland, Treasurer ..... Toronto.

SICK BENEFITS.

Sick benefits are undertaken by the Society, total membership at 31st December 1899, 115.

Thirty members received sick benefits during 1899, amounting to $321.80.

Number of weeks' sickness experienced in 1899, 106⅔.

Total amount of cash standing to credit of Sick Benefit Fund, $100.79.

ASSETS.

Cash on deposit in Home Savings and Loan Company, Toronto, $100 79.

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made monthly.

Society's books were duly audited on December, 18th, 1899.

Twelve assessments were made during 1899, payable second Tuesday each month.

The books of record kept are cash book and ledger.

Names and addresses of Auditors for 1899 were as follows: W. Moore, W. Mowat and W. Faulkner.

CASH RECEIPTS.

Cash balance from 1898 (not extended)	$100.79	
Cash receipts for 1899 : (Application fees, dues, initiation and assessment fees)		$372 80
Interest		3 69
Total		$376 49

CASH EXPENDITURE.

(a) Expenses of Management.

Salaries, officers' and auditors' fees	$15 00
Registration fee	3 00
Total expenses of management	$18 00

(b) Miscellaneous Expenditure

Sick benefits	321 80
Divided as dividends	36 43
Total expenditure	$376 23

HEINTZMAN & CO'S. EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, 117 King Street West, Toronto, Ontario.

Organized and incorporated 19th December, 1885.

The Executive Officers of the Society at 31st December, 1899, were as follows:

A. Hartman, President ..... Toronto.
R. Dodd, Vice-President ..... Toronto.
Wm. Ray, Treasurer ..... Toronto.
A. S. Consterdine, Secretary ..... Toronto Junction.

DIRECTORS.

J. Robertson ..... Toronto.
R Burbridge ..... Toronto.
G Grundler ..... Toronto Junction.
W. Johnston ..... Toronto Junction.
F. Campbell ..... Toronto.
H. Libby ..... Toronto.
J. Kennedy ..... Toronto.
J. Chubb ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.

Total membership at 31st December, 1899, 135.

No members died in 1899.

No Funeral Benefits were paid in 1899.

Total cash standing to credit of Funeral Benefit Fund at December 31st, 1899, $155.46.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Number of members of the Society who received Sick Benefits during 1899, 22, amounting to $528 00.

Number of weeks' sickness experienced in 1899, 105.

Total amount to credit of General Fund, from which all claims are paid, $155 46.

MISCELLANEOUS.

Dues are collected monthly.

Twelve assessments were made during 1899.

The Society's accounts for 1899 were audited on the 19th January, 1900.

Names and addresses of the Auditors of accounts for 1899, W. H. May, Toronto.

Certain changes were made during 1899 in the organization and management and in the Constitution and Rules of the Society in relation to benefits.

CASH RECEIPTS.

Cash balance from 1898 (not extended)	$117.26	
Cash received during 1899:		
Initiation fees and monthly dues		$597 20
Total receipts		$597 20

CASH EXPENDITURE.

Cash paid during 1899 for:	
(a) Expenses of Management	
Registration fee	$3 00
Salaries, officers and auditors' fees	25 00
Total expenses of management	$28 00
(b) Miscellaneous Expenditure.	
Sick benefits	528 00
Other expenditures	3 00
Total expenditure	$559 00

ST. LAWRENCE FOUNDRY CO. EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, 262 Front Street East, Toronto.

Organized 2nd day July, 1890; incorporated in Ontario 10th day March, 1897.

The Executive Officers of the Society at the 31st December, 1899, were as follows:

Thos. Hern, President, 199 Church St. ..... Toronto.
Sam. Corothers, Vice-President, 85 Taylor St ..... Toronto.
N. Christie, Treasurer, Tait St. ..... Toronto.
Jno. Nicholson, Secretary, 181 Berkeley St ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society with a membership of 127.
No member died during 1899, and no funeral benefits were paid.

SICK BENEFITS.

Thirty-three members received sick benefits during 1899.
Total amount of sick benefits paid during 1899, $437 16.
Number of weeks' sickness experienced during 1899, 54½.
Amount paid for medical attendance during 1899, $195 00.
Total amount of cash standing to credit of Sick Benefit Fund at the 31st December, 1899, $94 26.

ASSETS.

Actual cash on hand 31st December, 1899	$ 94 26

LIABILITIES.—None.

MISCELLANEOUS.

No actions or proceedings were instituted by or against the Society during 1899.
The books of the Society were duly audited Dec. 31st, 1899.
The following books of record are kept: Secretary's Cash Book, Treasurer's Cash Book.
The names and addresses of the Auditors for 1899 were as follows: John Phipps, Thos. Greenway, Geo. Laidlaw.

CASH RECEIPTS.

Cash balance from 1898 (not extended)	$82.07	
Cash received during 1899 from:		
Dues		$ 662 85
Total		$ 662 85

CASH EXPENDITURE.

Cash paid during 1899 for:		
Registration fee	$ 3 00	
Supplies bought	2 50	
Officers' salaries, etc	5 00	
Expenses of management		$ 10 50

Miscellaneous Expenditure.

Sick Benefits	437 16
Medical attendance	195 00
Gratuities to members	8 00
Grand totals	$ 650 66

THE ANDERSON FURNITURE COMPANY, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, Woodstock, ONT.

Organized 1895 ; incorporated 29th January, 1896.

The Executive Officers of the Society at the 31st December, 1899, were as follows :

W. J. Beattie, President ..... Woodstock.
Benj Hobson, Vice-President ..... "
Thomas Milburn, Secretary ..... "
T. J. McBeath, Treasurer ..... "

FUNERAL BENEFITS

Funeral Benefits have been discontinued by the Society, the membership of which is 392.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Fifty-six members received Sick Benefits during 1899, amounting to $588.25.
Number of weeks' sickness experienced during 1899, 211.
Amount paid for medical attendance, $310.25.

ASSETS.

Cash on deposit to Society's credit not drawn against, in the Canadian Bank of Commerce, Woodstock	$ 230 69
Total	$ 230 69

MISCELLANEOUS.

Books kept by the Society ; Cash book, minute book and members' roll.
The books of the Society were audited on July 14th, 1899, and 3rd January, 1900.
Names of auditors : N. B. Davidson and W. J. Merritt.

LIABILITIES.—None.

RECEIPTS.

Cash balance from 1898 (not extended)	$163.16	
Assessments		$1,177 23
Profits from employees' excursion		62 10
Total		$1,239 93

CASH EXPENDITURE.

Law costs		$ 50
Registration fee		3 00
Expenses of annual meeting		8 84
Supplies bought		65
Salary of Secretary		20 00
Rent		4 50
Travelling expenses		5 00
Total management expenses		$ 42 49
Sick Benefits		588 25
Medical attendance		310 25
Gratuities to members		60 00
Refund to employees		8 25
Total expenditure		$1,009 24

HOBBERLIN BROS. CO. EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, Toronto, Ontario.

Organized 14th September, 1897, and incorporated in Ontario 14th September, 1897.

The Executive Officers of the Society at the 31st December, 1899, were as follows:

A. M. Hobberlin, President ..... Toronto.
A. E. Herington, Secretary-Treasurer ..... Toronto.

This Society at present undertakes only the payment for medical attendance to its members.

RECEIPTS.

Assessments	$48 00

EXPENDITURE.

Registration fee	$3 00
Medical attendance	45 00
Total expenditure	$48 00

All management expenses are paid by the firm.

HER MAJESTY'S ARMY AND NAVY VETERANS, TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, Cameron Hall, Toronto.

Organized 9th August, 1887; incorporated in Ontario 25th January, 1888.

The Executive Officers of the Society at the 31st December, 1899, were as follows:

Wm. Hall, President.....Toronto.
Jno. R. Gray, Secretary.....Toronto.
Samuel Griggs, Treasurer.....Toronto.

FUNERAL BENEFITS

Funeral Benefits are undertaken by the Society.

Total membership at the 31st December, 1899, 90.

Five members died during 1899, and Funeral Benefits to the amount of $250.00 were paid.

Total cash to credit of Funeral Benefit Fund, $1,184 01.

ASSETS.

Cash on deposit in bank, $1,184.01

LIABILITIES —None.

MISCELLANEOUS.

No assessments are made, monthly payments being required.

Society's books were duly audited in July and December, 1899.

Names and addresses of auditors for 1899, were as follows: J. Kelly, T. Robinson, Toronto.

CASH RECEIPTS.

Cash balance from 1898 (not extended)	$1,012 65	
Application, initiation fees and dues		$656 04
Interest and dividends		43 90
Total		$699 94

CASH EXPENDITURE.

(a) Expenses of Management.

Commission	$33 12
Salaries, officers' and auditors' fees	44 00
Supplies bought	55 00
Registration fee	3 00
Travelling expenses	10 00
Printing	5 50
Rent, light, etc	35 00
Postage, etc	16 67
Official Journal	7 50
Total expenses of management	$209 79

(b) Miscellaneous Expenditure.

Funeral Benefits	250 00
Gratuities to distressed members	10 00
Total expenditure	$469 79

ARMY AND NAVY VETERANS, HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, 45 King Street East, Hamilton, Ont.

Organized 5th October, 1889, and incorporated 4th January, 1897.

The Executive Officers of the Society at the 31st December, 1899, were as follows:

John Drew, President.....Hamilton.
John Skerritt, Treasurer ..... "
John Gardner, Secretary..... "

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.
Total membership at 31st December, 1899, 77.
One member died 1899, and $80 were paid as Funeral Benefits.
Total cash standing to credit of Funeral Benefit Fund at December 31st, 1899, $595.97.

SICK BENEFITS.—None.

ASSETS

Cash on deposit	$595 97

LIABILITIES.—None.

MISCELLANEOUS.

Names and post office addresses of the Auditors for 1899: Thos. Legge, Hamilton; Arthur Blackemore, Hamilton.

RECEIPTS.

Cash balance from 1898 (not extended)	$660.71	
Initiation receipts		$ 29 00
Dues		269 25
Interest		18 56
All other sources		28 00
Total receipts		$371 81

CASH EXPENDITURE.

Registration fee	$ 3 00
Supplies bought	18 50
Travelling expenses	5 00
Salaries	23 00
Rent	12 00
Printing and postage	16 22
Other management expenses	157 80
Total management expenses	$235 17
Funeral benefits	80 00
Medical attendance	62 00
Gratuities to distressed members	85
Total expenditure	$378 02

TORONTO CIVIC EMPLOYEES' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, 466 Eastern Ave, Toronto, Ont.

Organized 10th March, 1890; incorporated 10th July, 1893

The Executive Officers of the Society at the 31st December, 1899, were as follows:

Thomas Dowling, President ..... Toronto.
Joseph Beare, Treasurer ..... Toronto.
E. J. Hopkings, Secretary ..... Toronto.
Ed. Williams, Vice-President ..... Toronto.

FUNERAL BENEFITS

Funeral Benefits are undertaken by the Society. No deaths and no funeral expenses.
Total cash standing to credit of Funeral Fund, $69.38.

SICK BENEFITS.

Sick Benefits are undertaken by the Society. No. of members, 81.
Number of members who received Sick Benefits in 1899, 25.
Amount of Benefits paid in 1899, $307 04
Amount paid for medical attendance, $59.17.
Total amount of cash standing to credit of fund, $781.02.

ASSETS.

Cash on hand as per auditors' statement	$ 38 76
Cash in Dominion Bank	504 40
Cash in Bank of Commerce	237 86
Total assets	$781 02

LIABILITIES.—No information.

MISCELLANEOUS.

The accounts of the Society were duly audited for 1899 on June 4th, 1900.

Names and addresses of the Auditors for the year 1899: T. Hilton, R. Parks, Toronto.

CASH RECEIPTS.

Cash balance from 1898 (not extended): Grand Body, $80.01; Subordinate, $791 29.
Cash received during 1899 from:

Initiation fees	$ 8 00
Dues	320 60
All other sources	281 25
Total receipts	$609 85

CASH EXPENDITURE.

Cash paid during 1899 for:

Managing officers' salaries and officers' and auditors' fee	$ 35 80
Supplies bought	11 80
Rent, etc	26 25
Per capita tax or levies for management	45 28
Premiums for guarantee of Lodge officers	166 30
Total expenses of management	$285 43
(b) Miscellaneous	
Sick benefits	307 04
Medical attendance	59 17
Gratuities to members	25 00
Other expenditure	5 00
Total expenditure	$681 64

THE MACDONALD MANUFACTURING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, Catharine Street, Toronto, Ont.

Organized 2nd day of January, 1898; incorporated 6th January, 1898.

The Executive Officers of the Society at the 31st December, 1899, were as follows:

Thomas Havard, President ..... Toronto.
Joseph Green, Treasurer ..... "
Wm. Carson, Secretary ..... "

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society with a membership of 100.
No members died during 1899, and no Funeral Benefits were paid.

SICK BENEFITS.

Thirty-seven members received Sick Benefits during 1899.
Total amount of Sick Benefits paid during 1899, $295 82.
Number of weeks' sickness experienced during 1899, 100.
Amount paid for medical attendance during 1899, $134.76.
Total amount of cash standing to credit of Sick Benefit Fund at the 31st December, 1899, $81.22.

ASSETS.

Actual cash on hand 31st December, 1899	$31 22

LIABILITIES.—None.

CASH RECEIPTS.

Cash balance from 1898 (not extended)	$137 22	
Dues and assessments		$439 82
Total receipts		$439 82

CASH EXPENDITURE.

Cash paid during 1899 for:

(a) Expenses of Management.

Registration	$3 00
Salaries, officers' and auditors' fees	27 20
Printing, stationery and advertising	17 00
Supplies bought	25
Expenses detailed in memo	13 71
Total expenses of management	$61 16

(b) Miscellaneous Expenditure.

Sick benefits	300 00
Medical attendance	134 76
Total expenditure	$495 92

ONTARIO BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, Toronto, Ont.

Organized 31st May, 1898; incorporated 31st May, 1898.

The Executive Officers of the Society at the 31st December, 1899, were as follows:

Wm. J. Graves, Grand President	Toronto.
Chas. Elliott, Grand Vice-President	"
W. S Harrison, Grand Secretary-Treasurer	"
R. C. Graves, Superintendent	"

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the membership of which is 168.
No members of the Society died during 1899.
Total cash standing to credit of Funeral Benefit Fund at 31st December, 1899, $30.32.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Twenty members received Sick Benefits during 1899, amounting to $154.10.
Number of weeks' sickness experienced during 1899, 54.
Amount paid for medical attendance, none.
Cash on hand in Sick Benefit Fund at 31st December, 1899, $200.36.

ASSETS

Cash on hand	$367 07
Assessments called, but not yet payable	35 68
Total assets	$402 75

LIABILITIES.—None.

MISCELLANEOUS.

Books kept by the Society—cash book, individual ledger and members' roll.
The books of the Society were audited on February 17th, 1900. Names of auditors: J. L. Skeirow, Jas. H. Colling, both of Toronto.

RECEIPTS

Cash balance from 1898 (not extended)	$42.16
Assessments	$588 69

CASH EXPENDITURE

Expenses of Management.

Commissions	$90 65
Registration fee	3 00
Printing, stationery, etc.	13 53
Supplies bought	2 50
Total expenses of management	$109 68

Miscellaneous Expenditure.

Sick benefits	154 10
Total expenditure	$263 78

UNITED DAUGHTERS OF CHATHAM.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, 65 Princess Street, Chatham.

Organized October, 1855 ; incorporated in Ontario 12th October, 1898.

The Executive Officers of the Society at the 31st December, 1899, were as follows :

Mary Ann Anderson, President	Chatham.
Adeline Lawrence, Vice-President	"
Mary E. Anderson, Secretary	"
Rebecca Venerable, Treasurer	"

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1899, 40.
Four members died during 1899, and $103 Funeral Benefits were paid.

SICK BENEFITS.

Sick benefits are undertaken by the Society.
Twenty members of the Society received sick benefits during 1899.
Total amount of benefits paid in 1899, $93 00.
Number of weeks' sickness experienced in 1899, 54.
Total amount of cash standing to credit of Sick Fund $410.32.

ASSETS.

Cash on deposit in Bank of Montreal at Chatham	$400 00
Cash on hand	10 32
	$410 32

LIABILITIES —None.

MISCELLANEOUS.

No assessments are made, monthly payments being required.
Society's books were duly audited July 10th and December 29th, 1899.
Names and addresses of Auditors for 1899 were as follows : Mary A. Anderson, Mary E. Anderson and R. Venerable.

CASH RECEIPTS.

Cash balance from 1898 (not extended)	$519 85	
Initiation fees		$15 00
Dues		65 95
Fines		2 00
Interest		12 00
All other sources		103 18
Total		$198 13

CASH EXPENDITURE.

(*a*) *Expenses of Management.*

Registration expenses	$3 00
Printing and postage	27
Total expenses of management	$ 3 27

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	103 00
Sick benefits	93 00
Total expenditure	$199 27

ANCIENT ORDER OF HIBERNIANS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, 83 Wellington Avenue, Toronto.

Organized 24th September, 1888; incorporated 27th June, 1893.

The Executive Officers of the Society at the 31st December, 1899, were as follows:

Geo. Duffy, Provincial President.....Toronto.
P. J. Handly, Vice Provincial President.....St Thomas.
Hugh McCaffery, Provincial Secretary .....Toronto.
John McCarty, Provincial Treasurer.....St. Catharines.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the subordinate divisions with a membership of 865.

Ten members of the Society died during 1899.
The total amount of funeral benefits paid during 1899 was $550.00.
Total amount standing to credit of combined Sick and Funeral Benefit Fund,

SICK BENEFITS.

Number of members who received sick benefits in 1899: Subordinate bodies, 75.
Total amount of sick benefits paid during 1899: Subordinate bodies, $1,621.45.
Number of weeks' sickness experienced in 1899: Subordinate bodies, 62
Amount paid for medical attendance during 1899: Subordinate bodies, $422.85.
Total amount of cash standing to credit of sick benefit fund, $31.00.

ASSETS —No information.

LIABILITIES —No information.

MISCELLANEOUS.

Assessments on account of benefit certificates are made monthly.
Twelve assessments were made during the year 1899, payable within 90 days.
The books and accounts were duly audited in 1899. Accounts of Local Divisions are audited quarterly.
The books of record and account kept by the Society are: No information.
Names of Auditors for 1899: No information.
Amount of bond of Grand Secretary, $500.

CASH RECEIPTS.

	Subordinate Bodies.	Auxiliary.
Cash balance from 1898 (not extended)	$2,765 06	$483 74
Cash received during 1899 from:		
Application fees	.....	$19 00
Initiation fees	$288 00	.....
Dues	3,276 97	291 27
Interest	187 42	37 45
Total	$3,752 39	$347 72

Cash Expenditure

Cash paid during 1899 for :

(*a*) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.	Auxiliary.
Registration fee	$10 00	.....	.....
Per capita tax or levies	.....	$20 00	
Charter fees	.....	180 00	$12 44
Managing officers' salary and auditors' fees.	.....	200 00	.....
Medical examiners	.....	422 85	.....
Clerk hire	.....	.....	6 00
Postage, telegrams and express	.....	25 00	.....
Expenses of annual meeting	.....	120 00	.....
Total expense of management	$10 00	$967 95	$18 44

(*b*) *Miscellaneous Expenditure.*

Life insurance claims	.....	550 00	.....
Funeral benefits	.....	153 10	.....
Sick benefits	.....	1,621 45	180 00
Medical attendance	.....	614 98	100 00
Other expenditure	.....	.....	55 30
Total	$10 00	$3 907 48	$353 74

ORANGE YOUNG BRITON LODGE No. 33.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, Lewis Street, Ottawa.

Organized 6th March, 1873, and incorporated in Ontario 31st November, 1895.

The Executive Officers of the Society at 31st December, 1899, were as follows:

Thos. Evans, Worshipful Master.....Ottawa.
Alfd. Scarfe, Deputy Master.....Ottawa.
W. J. Kissick, Secretary.....Ottawa.
J. R. Miller, Treasurer.....Ottawa.

FUNERAL BENEFITS.

One member died during 1899.

SICK BENEFITS.

Sick benefits are undertaken by the Society.
Seven members of the Society received sick benefits during 1899.
Total amount of benefits paid in 1899, $30.00
Number of weeks' sickness experienced in 1899, 10.
Total amount of cash standing to credit of Sick Fund, $193.77.

MISCELLANEOUS.

The Society's books were audited for 1899 on January 30th, 1900.
Names and addresses of auditors for 1899 were as follows: Ed. Ashe and Jno Carleton, Ottawa.

CASH RECEIPTS.

Cash balance from 1898 (not extended)	$7.13	
Reinstatements		$ 5 00
Dues		135 75
Initiation fees		13 50
Supplies sold		9 45
Certificate		50
Concert		13 60
Other sources		4 00
Total receipts		$181 80

CASH EXPENDITURE.

Cash paid during 1899 for:

(a) Expenses of Management.

Per capita tax or levies for management	$ 16 80
Registration fee	3 00
Supplies bought	24 64
Travelling expenses	18 75
Rent, light, heat and taxes	20 00
Managing officers salary	27 65
Other expenses	9 11
Total expenses of management	$119 95

(b) Miscellaneous Expenditure.

Sick benefits	30 00
Gratuities to distressed members	43 10
Total expenditure	$193 05

CIVIL SERVICE MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, Government Buildings, Ottawa.

Organized January, 1872; incorporated 11th July, 1893.

The Executive Officers of the Society at the 31st December, 1899, were as follows:

William Gliddon, Chairman ..... Ottawa.
A. G. Kingston, Treasurer ..... "
W. J. Lynch, Secretary ..... "

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for Endowment or for Sick and Funeral Benefits in force 31st December, 1899, $50,600 00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits and Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1898	259	51,800 00
Add contracts taken during 1899, new and renewed	5	1,000 00
Gross number and amount of contracts on foot at any time during 1899	264	52,800 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1899	10	2,000 00		
" lapsed in 1899	1	200 00		
Total deductions extended	11	2,200 00	11	2,200 00
Net contracts on foot 31st December, 1899			253	50,600 00

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash in Post Office Savings Bank, Ottawa $1,555 99

VI. LIABILITIES.

Amount of claim admitted by Society ..... $ 200 00

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1899: One, settled for $100.

The Society's books were duly audited on 24th January, 1900.

Names and post office addresses of the Auditors for 1899 were as follows: T. C. Boville, Richard Devlin.

VIII. CASH RECEIPTS.

Cash balances for 1898 (not extended)	$2,061 53	
Dues		$1,425 35
Interest and dividends		51 09
Total receipts		$1,476 44

IX. CASH EXPENDITURE.

Registration fee	$ 3 00
Salaries, officers' and auditors' fees	50 00
Printing, stationery, advertising and postage	14 54
Law costs	14 44
Total expenses of management	$ 81 98
Miscellaneous Expenditure.	
Life insurance claims	1,900 00
Total expenditure	$1,981 98

COCKSHUTT PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1899.

Head Office, Brantford.

Incorporated in Ontario August 19th, 1899.

The Executive Officers of Association at 31st December, 1899, were as follows :

Ignatius Cockshutt, Hon. President ..... Brantford
Harry Cockshutt, President ..... Brantford
Geo. Wedlake, First Vice President ..... Brantford
Levi Fisher, Second Vice-President ..... Brantford
David, Richardson, Secretary ..... Brantford
Peter M. Yule, Treasurer ..... Brantford

FUNERAL BENEFITS

Funeral benefits are undertaken by Society, total membership of which is 185.
One member died during 1899, and funeral benefits amounted to $40,00 were paid.
Total cash standing to credit of funeral benefit fund at 31st December, 1899, $144.55.

SICK BENEFITS.

Sick benefits are undertaken by Society. Twenty-four members received sick benefits during 1899, amounting to $243 00.

Number of weeks sickness experienced in 1899 ? 69⅝

Total amount of cash standing to credit of Sick Benefit Fund 31st December, 1899, $144.55.

MISCELLANEOUS.

The Society's accounts were audited January 23rd, 1900.

The books of record kept, are as follows : Assessment book, Financial detail book, Cash book, Minute book.

Names and Post Office addresses of the Auditors of accounts of 1899, Luther W. Whittaker, Charles Cowherd, Brantford.

Certain changes were made in regard to Sick Benefits during 1899.

CASH RECEIPTS.

Assessments	$289 55

CASH EXPENDITURE.

Printing Stationery and Advertising	$ 12 00

MISCELLANEOUS EXPENDITURE.

Funeral benefits	40 00
Sick benefits	228 00
Grand totals	$280 00

VERITY PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE THREE MONTHS ENDING 31ST DECEMBER, 1899.

Head Office, Brantford, Ont.

Organized 24th August, 1899, incorporated 6th September, 1899.

The Executive Officers of the Society at 31st December, 1899, were as follows:

R. H. Verity, Honorary President ..... Brantford.
R. J. Eacrett, President ..... Brantford.
P. A. Vansickle, 1st Vice-President ..... Brantford.
T. A. Hoskins, 2nd Vice-President ..... Brantford.
N. W. Creech, Secretary ..... Brantford.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with the total membership of 210.
One member died during 1899.
Amount paid for funeral benefits, $48.00.

SICK BENEFITS.

Sick benefits are undertaken by the Society.
Eleven members of the Society received sick benefits during 1899 amounting to $215 34.
Number of weeks' sickness experienced in 1899, 53⅞.
Amount paid for medical attendance, nil.
Total amount to credit of Sick Benefit Fund, $313.98.

ASSETS.

Cash in Standard Bank	$313 98
Total	$313 98

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made monthly.
Five such assessments were made during 1899
The Society's accounts were audited 15th January, 1900.
Names and addresses of the Auditors of accounts for 1899, E. S. Braund and H. W. Styles.

CASH RECEIPTS.

Cash balance from 1898 (not extended) nil.
Cash received during three months of 1899 from:

Dues	$150 65
Assessments	205 50
Other sources	250 00
Total	$606 15

CASH EXPENDITURE.

Cash paid during 1899 for:

Supplies bought	$ 50
Officers' salaries, etc	13 33
Other expenses	15 00
Expenses of management	$28 83

Miscellaneous Expenditure.

Funeral benefits	48 00
Sick benefits	215 34
Medical attendance	
Grand totals	$292 17

WM. & J. G. GREEY'S EMPLOYEES' MUTUAL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, Corner of Simcoe and King Streets, Toronto.

Organized, 1883 ; incorporated 11th January, 1899.

The Executive Officers of the Society at the 31st December, 1899, were as follows

James Smith, President.....Toronto.
Donald Wilson, Vice-President..... "
J. G. Greey, Treasurer..... "
W. L. Wright, Secretary..... "

SICK BENEFITS.

Twenty-two members received sick benefits during 1899.
Total amount of Sick Benefits paid during 1899, $351.89.
Number of weeks' sickness experienced during 1899, 89.
Total amount of cash standing to credit of Sick Benefit Fund at the 31st December, 1899, $86.49.

ASSETS.

Actual cash in Imperial Bank 31st December, 1899	$86 49

LIABILITIES.—None.

MISCELLANEOUS.

Membership at 31st December, 1899, 109.
Assessments are made for the purpose of benefits monthly.
Seventeen such assessments were made during the year 1899.
The Society's books were duly audited in Feb, May, Aug. and Nov.
The names and post office addresses of the Auditors for 1899 were as follows: T. E. Vallentyne and J. H. Watts.

RECEIPTS.

Cash balance from 1898 (not extended).....	$12.01	
Assessments		$427 84
Interest.....		1 53
Total		$429 37

CASH EXPENDITURE.

Registration fee.	$ 3 00
Total management expenses.....	$3 00
Sick Benefits	351 89
Total expenditure.....	$354 89

TORONTO HEBREW BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, 73 Agnes Street, Toronto.

Incorporated, 17th February, 1899.

The Executive Officers of the Society at 31st December, 1899, were as follows:

Louis Waldman, Treasurer.....Toronto.

Sick and funeral benefits are undertaken by the Society, the membership of which at 31st Dec., 1899, was 37.

ASSETS.

Cash on hand	$95 26

CASH RECEIPTS.

Dues and assessments	$222 14
Total receipts	$222 14

CASH EXPENDITURE.

Registration fees	$ 7 00
Books, stationery and postage	16 47
Medical attendance	37 38
Rent	35 50
Secretary's fees	14 75
Sundries	17 78
Total expenditure	$126 88

UNITED BROTHERHOOD OF RAILROAD TRACKMEN.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, 193 Sparks Street, Ottawa.

Organized 10th June, 1893; incorporated in Canada 19th March, 1894.

The Executive Officers of the Society at the 31st December, 1899, were as follows:

James Logan, Grand President.....Ottawa East, Ont.
John Hogan, 1st Vice-President .....Hintonburg.
John Nash, 2nd Vice-President .....Komoka.
H. F. McKenny, Grand Secretary .....193 Sparks St., Ottawa.
A. Thompson, Grand Treasurer .....Ottawa, Ont.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Contracts other than Endowments or for Sick or Funeral Benefits in force 31st December, 1899..... $ 56,000 00

II. MOVEMENTS IN INSURANCE CERTIFICATES.

	Number.	Amount.
		$
Contracts in force 31st December, 1898.....	161	161,000
Contracts taken during 1899.....	8	8,000
Gross number and amount of certificates on foot at any time during 1899	169	169,000
Deductions:		
Contracts matured in 1899.....	1	1,000
Lapsed	112	112,000
Total deductions extended	113	113,000
Net contracts on foot at 31st Dec., 1899.....	56	56,000

IV. ASSETS.—No information.

V. LIABILITIES —No information.

VI. MISCELLANEOUS.

Assessments are made at each death.
One assessment was made during 1899.
The Society's accounts were audited August 31st and December 31st, 1899.
Name and address of auditor: George L. Blatch, C.A., Ottawa, Ont.
No changes were made during 1899 in the organization or management of the Society.

VII. Cash Receipts

Cash balances from 1898 (not extended)	$423 81	
Dues		$1,253 75
Assessments		2,212 48
Supplies sold		95 00
Initiation fees		671 00
Other receipts		405 98
Total receipts		$4 638 21

VIII. Cash Expenditures

Cash paid during 1899 for :	
Commission and organization expenses	$1,046 06
Law costs	115 00
Registration	3 00
Annual meeting	8 00
Supplies bought	86 35
Travelling expenses	335 54
Salaries, officers' and auditors' fees	532 00
Official Journal	147 50
Printing, stationery and advertising	253 20
Postage, telegrams and express	91 95
Rent, etc	61 00
Premiums for guarantee of lodge officers	20 00
Other management expenses	1,708 85
Total expenses for management	$4 408 45

Miscellaneous Expenditure.

Life insurance claims	161 75
Other payments	95 55
Totals	$4,665 75

TORONTO RAILWAY EMPLOYEES' UNION AND BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, Richmond Hall, Toronto.

Organized 24th of August, 1893, and incorporated in Canada, 30th November, 1893; re-incorporated in Ontario, 26th April, 1897.

A. Montgomery, President.....Toronto.
F. Marshall, Vice-President.....Toronto.
T. Hogg, Secretary.....Toronto.
A. H. Tharle, Treasurer.....Toronto.

The total membership of the Society at 31st December, 1899, was 448. One member died during 1899.

SICK BENEFITS.

Sick benefits are undertaken by the Society.
Total amount of benefits paid in 1899 in respect of sick members, $142.51.
Amount paid for medical attendance during 1899, $119.25.
Amount standing to credit of Sick Benefit Fund 31st December, 1899, $724.65.

ASSETS.

Cash in Bank of Commerce 31st December, 1899.....	$ 724 65

LIABILITIES.—None.

MISCELLANEOUS.

The Society's books were audited for 1899 on January 16th, 1900.
Names and addresses of auditors for 1899 were as follows: P. Langley, C. H. Beare and P. Hastings.

CASH RECEIPTS.

Cash balance 31st December, 1898.....	$479 68	
Application fees.....		$ 161 20
Initiation fees.....		110 80
Dues.....		811 00
Assessments.....		138 50
Interest.....		11 06
Other sources.....		360 95
		$1,593 51

CASH EXPENDITURE.

(a) Expenses of Management.

Per capita tax.....	$ 221 00
Registration fee.....	96 50
Supplies.....	59 73
Officers' salaries.....	34 00
Rent, light, heat and taxes.....	75 21
Postage, telegrams and express.....	6 01
Travelling expenses.....	68 50
Charter fees.....	10 00
Total cost of management.....	$ 570 95

(b) Miscellaneous Expenditure.

Per capita tax.....	222 25
Sick benefits.....	142 51
Medical attendance.....	119 25
Other expenditure.....	293 58
Total expenditure.....	$1,348 54

YOUNG MEN'S HEBREW ASSOCIATION OF TORONTO NO. 1.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1899.

Head Office, Toronto, Ont.

Organized 2nd August, 1896; incorporated 25th November, 1896.

The Executive Officers of the Society at the 31st December, 1899, were as follows:

Samuel Rosen, President.....Toronto.
Herman Baker, Vice-President.....Toronto.
Joseph Gurofsky, Secretary.....Toronto.
K. L. Sapera, Treasurer.....Toronto.

VIII. CASH RECEIPTS

Cash received during 1899 from:	
Application and initiation fees	$ 18 00
Dues	100 00
Total receipts	$118 00

IX. CASH EXPENDITURE.

(*a*) *Expenses of Management.*

Registration fee	$ 3 00
Printing, stationery and advertising	10 00
Postage, telegrams, express	15 00
Rent	25 00
Law costs	1 00
Supplies bought	5 00
Travelling expenses	2 00
Officers' salaries and officers' and auditors' fees	10 00
Total expenses of management	$ 71 00

(*b*) *Miscellaneous Expenditure.*—Nil.

Total expenditure	71 00

BAIN WAGON CO. EMPLOYEES MUTUAL BENEFIT ASSOCIATION.

Date of application for registry, 12th January, 1900.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 19th day of January, 1900, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under R.S.O. 1897, chap. 203.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: R.S.O. 1897, chap. 203.

4. The Head Office of the Society is at Woodstock, Ont. Suits by or against the Society may be brought in the name of the Bain Wagon Co. Employees' Mutual Benefit Association.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as exhibit 1 is declared to be a true copy of the Constitution and By-laws of the Society, so far as they relate to the insurance contracts.

KARN & CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

Date of application for registry, 8th January, 1900.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 22nd day of January, 1900, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar of Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under R.S.O. 1897, chap. 203.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed, are the following: R.S.O. 1897, chap. 203.

4. The Head Office of the Society is at Woodstock, Ont. Suits by or against the Society may be brought in the name of the Karn & Co. Employees' Mutual Benefit Association.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as exhibit 1 is declared to be a true copy of the Constitution and By-laws of the Society, so far as they relate to the insurance contracts.

BARTENDERS' BENEVOLENT ASSOCIATION.

Date of application for registry, 17th August, 1900.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 18th day of August, 1900, and the documents evidencing the same are filed or deposited in the Office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under R.S.O. 1897, chap. 203.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: R.S.O. 1897, chap 203.

4. The Head Office of the Society is at Toronto, Ont. Suits by or against the Society may be brought in the name of the Bartenders' Benevolent Association.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as exhibit 1 is declared to be a true copy of the Constitution and By-laws of the Society, so far as they relate to the insurance contracts.

COMPARATIVE TABLES:

SHOWING

Life Insurance; Sick and Funeral Benefits; Membership; Assets and Liabilities:

Table 1.—Life Insurance or Benefits in the nature thereof.

Table 2.—Sick and Funeral Benefits.

TABLE I.—LIFE INSURANCE OR BENEFITS IN THE NATURE THEREOF.

Short name of Society.	Total membership in Ontario at 31st December, 1899.	No. of insurance certificates in force anywhere at 31st December, 1899.	Amount of insurance in force anywhere at 31 December, 1899.	No. of claims matured in Ontario in 1899.	Amount of insurance benefits paid in 1899 in Ontario.	Amount of disability benefits paid in 1899 in Ontario.	Assets in Ontario at 31st December, 1899.	Liabilities in Ontario reported at 31st December, 1899.	Total assets anywhere.	Total liabilities anywhere.
			$ c.		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Chosen Friends, Grand Council Canadian Order.	17,812	18,233	20,950,750 00	91	109,750 00	.....	202 953 90	20,010 39	242 953 90	20,010 39
Civil Service Mutual Benefit Society	253	253	50,600 00	8	1,600 00	.....	1,555 99	200 00	1,555 99	200 00
Commercial Travellers' Assn. of Canada	4,857	4,857	.....	31	.....	23,555 00	306,990 41	.....	306,990 41	.....
Commercial Travellers' M. B. Scty. of West Ont.	890	890	792,100 00	12	9,625 00	.....	14,405 10	1,750 00	14,405 10	1,750 00
Emerald Beneficial Assn., Grand Branch	200	200	29,950 00	2	200 00	.....	1,379 71	37 50	1,379 71	37 50
Federated Letter Carriers	178	317	.....	.....	.....	.....	1,080 26	.....	1,080 26	.....
Foresters, Canadian	23,744	35,657	36,504,500 00	158	158,035 81	.....	821,000 57	13,690 77	899,280 31	16,690 77
Foresters, Catholic	5,276	79,895	84,609,900 00	40	39,212 77	.....	.....	.....	190,922 60	82,700 00
Hamilton Police B. Fund	50	.....	.....	.....	.....	.....	12,649 55	.....	12,649 55	.....
Home Circles, Canadian Order of	11,518	12,232	19,124,500 00	88	162,684 70	2,520 00	164,525 10	13,871 41	161,525 10	13,871 41
Knights of the Maccabees, Supreme Tent.....	12,106	161,632	244,876,640 71	69	89,600 00	5,600 00	46,000 00	.....	1,214,205 51	340,358 15
Knights of Pythias, Grand Lodge	1,154	60,309	108,098,500 00	8	11,000 00	.....	273 04	155 71	.....	.....
Knights of St. John and Malta	168	3,951	4,970,500 00	1	.....	.....	.....	.....	20,788 53	14,000 00
London Police Benefit Fund	43	43	.....	.....	.....	1,013 08	14,655 03	.....	14,655 03	.....
Mutual Masonic Compact	125	125	12,500 00	5	500 00	.....	723 43	.....	723 43	.....
Oddfellows, Canadian Order	3,810	3,619	2,467,250 00	15	10,900 00	50 00	26,971 23	664 63	26,971 23	664 63
Oddfellows' Relief Association	8,042	11,083	14,656,500 00	57	80,500 00	2,000 60	.....	.....	195,390 41	8,000 00
Orange Grand Lodge of B. A	65,000	2,029	2,029,000 00	22	21,400 00	.....	5,236 98	1,000 00	5,236 98	1,000 00
Railroad Trackmen, United Brotherhood	2,000	56	56,000 00	1	1,000 00	161 75	.....	.....	.....	.....
Royal Arcanum	3,112	193,868	539,920,500 00	60	150 000 00	.....	19,524 32	.....	2,157,918 69	751,263 12
Royal Templars of Temperance, Supreme Body.	8,383	8,756	10,297 800 00	53	72,206 34	7,017 38	65,262 16	17,600 00	65,262 16	17,600 00
Société des Artisans	680	13,956	13,893,000 00	8	6,400 00	.....	.....	.....	243,174 66	1,716 95
Sons of England	14,452	3,046	3,140,850 00	23	21,000 00	1,400 00	43,318 62	3,417 64	43,318 62	3,417 64
Sons of Scotland	6,000	5,894	5 060,000 00	39	33,000 00	.....	94,429 01	5,300 00	94,429 01	5,300 00
Sons of Temperance	79	966	1,071,400 00	2	3,000 00	.....	.....	.....	1,270 86	15,500 00
St. Joseph, Union of, Ottawa	1,589	1,965	1,691,065 00	9	8,450 00	.....	24,388 97	5,135 87	24,388 97	5,135 87
Toronto Firemen's B. Fund	170	170	.....	5	2,003 30	496 05	27,518 80	.....	27,518 80	.....
Toronto Police B. Fund	281	276	.....	1	1,000 00	3,050 12	133,396 34	.....	133,396 34	.....
United Workmen, Ancient Order	36,993	38,041	65,626,000 00	318	568,178 57	.....	174,088 96	131,321 43	174,088 96	131,321 43
United Protestant Benevolent Association	119	29	28,500 00	.....	.....	.....	638 02	227 42	638 02	227 42
Grand totals	229,084	662,348	1,179,958,305 71	1,126	1,561,246 49	46,863 38	2,202,965 50	214,382 77	6,279,119 14	1,430,765 28

TABLE II.—SICK AND FUNERAL BENEFITS.

Short name of Society.	No. of members reported at 31st December, 1899.	No. of members who died during 1899. (†Members' children. **Members' wives.)	Amount paid for funeral benefits. (†For members' children. **For members' wives.)	No. of members sick during 1899.	No. of weeks' sickness experienced in 1899.	Amount paid for sick benefits during 1899.	Amount paid for medical attendance.	Amount paid for special relief.	Assets at 31st December, 1899.	Liabilities at 31st December, 1899.
			$ c.			$ c.	$ c.	$ c.	$ c.	$ c.
Anderson Furniture Co. Employees' B Society	392			56	211	588 25	310 25	60 00	230 69	
Army & Navy Veterans, Toronto	90	5	250 00					10 00	1,899 91	
Army & Navy Veterans, Hamilton	77	1	80 00				62 00	85	625 95	
Bain Wagon Co. Employees' M. B. Assn										
Bank of B.N.A. Widows' and Orphans' Fund	191						15 00	1,611 06	70,854 80	
Bricklayers' and Mason-' Union No. 1 of Ont	120			14	81	212 50				
Canada Atlantic Ry. Employees' S & D. Society	50	2	132 00	9	21	62 00			105 97	
Chosen Friends, Canadian Order of		5	250 00	433	1,769	7,180 75		212 15		
Cigarmakers' Union No. 27, Toronto	190	3	750 00	31	113	566 05		644 60	1,039 80	
" " " 55, Hamilton	117	**1 1	**40 00 350 00	16	71	355 75		3 50	972 65	
" " " 59, Frantford		1	200 00	3	4	22 13		35 00	154 45	
Cobban Manufacturing Co.'s Employees' M. B. Society	115			30	71	321 80			100 00	
Cockshutt Plow Company Relief Association	185	1	40 00	24	70	243 00				
Daughters and Maids of England, Grand Lodge		10	450 00						2,792 28	
" " " Subordinates	1,162				955	2,304 68	1,460 56			
" " " Juvenile					40	61 81	124 26			
Dominion Expressmen's S. B. Association	185	1		54	182	1,088 94			1 106 33	
Emerald Beneficial Association, Subordinate Bodies*				34	103	412 00	137 15	175 55	1,098 67	110 65
" " " Auxilliary Bodies*				3	14	42 00	20 55	3 80	57 91	
Foresters, Canadian Order, High Court*			2,774 55	2,815	12,796	54,899 35				
" " " Subordinate Courts*			718 03			12,749 31	10,011 30		47,467 27	
Gendron Manufacturing Co.'s Employees' M. B. Society	130			167	185	790 59	62 75		135 95	
German Benevolent Society	25			3	23	71 00	25 00		541 53	
Globe Printing Co.'s Employees' B. Society	68			10	23	115 00			578 68	
Heintzman & Co.'s Employees' S. B. Society	135			22	105	528 00			155 46	
Hibernians, Ancient Order, Subordinate	865	10	550 00	75		1,621 45	422 85	153 10		
" " " Auxiliary						180 00	100 00	55 30		
Hobberlin Bros. Co. Benefit Society							45 00			

* Included in membership shown in Table I.

TABLE II —SICK AND FUNERAL BENEFITS.—*Concluded.*

Short name of Society.	No. of members reported at 31st December, 1899.	No. of members who died during 1899 (+Members' children. **Members' wives.)	Amount paid for funeral benefits. (+For members' children. **For members' wives.)	No. of members' sick during 1899.	No. of weeks' sickness experienced in 1899.	Amount paid for sick benefits during 1899.	Amount paid for medical attendance.	Amount paid for special relief.	Assets at 31st December, 1899.	Liabilities at 31st December, 1899.
			$ c.			$ c.	$ c.	$ c.	$ c.	$ c.
Home Circles, Canadian Order of, Grand Body*	.....	.....	.....	94	511	2,044 00	.....	.....	.....	.....
Irish Catholic Benevolent Union, Grand Body	267	1	100 00	.....	.....	.....	.....	.....	863 02	.....
Irish Catholic Benevolent Union, Subordinate Bodies	.....	.....	.....	44	115	443 00	254 20	32 00	1,513 37	9 18
Italian Benevolent Society	50	.....	.....	13	33	97 54	33 00	.....	1,044 80	.....
Karn & Co Employees' M. B. Assn	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Knights of the Maccabees*	.....	17	860 00	343	1,528	7,714 40	.....	1,903 70	.....	.....
Knights of Pythias, Subordinate Lodges*	.....	16	552 25	126	500	1,541 90	961 87	278 67	22,501 88	155 71
Knights of St. John, K. C. Union, Subordinate Com'ys	228	6	300 00	36	105	479 10	225 25	.....	.....	.....
" " " Auxiliary	152	.....	.....	21	69	210 86	141 25	.....	.....	.....
Ladies' Orange Benevolent Association, Grand Body	.....	.....	.....	.....	.....	.....	.....	.....	77 55	.....
" " " Subordinate	350	6	.....	14	38	74 50	124 83	.....	679 05	28 70
Loyal Orange Young Briton Lodge No. 33	92	1	.....	7	10	30 00	.....	.....	.....	.....
Loyal True Blue Association, Grand Body	3,946	32	2,172 66	.....	.....	.....	.....	112 16	11,126 06	131 14
" " " Subordinate Body	.....	.....	.....	14	43	125 00	543 59	1,400 29	6,342 26	516 16
Macdonald Manufacturing Co 's Employees' B. Society	140	.....	.....	37	100	295 82	134 76	.....	.....	.....
Massey-Harris (Toronto) Employees' M. B. Society	916	**4 7	**120 00 420 00	381	1,122	3,208 75	.....	.....	194 03	.....
Massey-Harris (Brantford) Relief Association	646	.....	48 00	149	604	2,253 20	.....	.....	564 45	.....
Mutual Masonic Compact	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Methodist Book and Pub. Employees' B. Society	129	1	50 00	25	82	350 00	.....	.....	351 58	.....
Oddfellows, Canadian Order, Grand Lodge*	.....	**10 13	**200 00 520 00	.....	.....	.....	.....	.....	.....	.....
" " " Subordinate Lodges	.....	.....	.....	514	1,780	5,295 71	2,850 78	.....	20,947 91	1,758 06
" Grand United Order	220	1	55 00	7	42	105 00	.....	.....	.....	.....
" Independent Order, Grand Lodge	.....	.....	.....	.....	.....	.....	.....	.....	2,828 07	808 94
" " " Subordinate Lodges	23,597	**20 187	**381 00 8,188 89	3,629	18,853	56,159 11	6,489 30	3,694 43	976,325 23	77,981 78
" Independent Order M. Unity	2	.....	**50 00	2	2	9 32	2 50	.....	2,858 51	75 28
" " " " Subordinate	189	**1	.....	46	186	679 53	212 05	.....	.....	.....
Ontario Benefit Society	168	.....	.....	20	54	154 10	.....	.....	402 75	.....
Orange Grand Lodge Ontario West, Grand Lodge	.....	.....	.....	.....	.....	.....	.....	25 00	1,945 13	.....

Orange Grand Lodge Ontario West, Subordinate Lodges	22,000	157	395 50	166		1,853 00	2,498 96			
Ottawa Typographical Union No. 102	230	3	535 00	19	58	232 00				
Ottawa Unity Protestant Benefit Society	330	2	640 00	67	227	681 00	293 61		1,771 11	
Postal Benefit Association	65	1	100 00						309 65	
Reliance Benefit Order	27			3	6	21 00	17 37		82 76	
Royal Templars of Temperance, Grand Council*		8	400 00	188	801	3,034 00			1,447 17	
Sanctuary Robin Hood, A.O.S.	35	1	50 00	9	46	87 79	12 00		701 95	
Société des Artisans Canadiens Francais, Supreme*				638	3,654	14,615 33	559 27			
" " " Subordinate Br				1,262	7,331	29,327 93			36,302 23	1,671 79
Sons of England, Grand Body*		†28	†397 50							
		**83	**4,150 00							
		90	8,900 00							
" Subordinate Bodies*				1,418	9,805	27,555 47	20,380 78		67,263 41	4,986 35
" Juvenile "		1	15 00			363 05	483 15		2,705 89	
Sons of Ireland	413	4	400 00	30	134	396 50	397 79		829 81	
Sons of Scotland*						2,256 97				
St. Boniface Benefit Society	207			41	125	500 50	47 50		743 82	21 00
St. Jean Baptiste Society, Ottawa	415	**1	**75 00	65	330	1,321 80	62 00		4,947 58	
		4	1,800 00							
St. Joseph, Union of, Ottawa, Supreme Body*				268	1,423	7,117 47				
" " " Subordinate Bodies										
St. Joseph M. B. Society (Toronto)	90	**1	*25 00	12	53	159 57		5 00	565 80	
		1	47 00							
St. Joseph Aid Society (Formosa)	57			8		114 22			264 25	
St. Lawrence Foundry M. B. Society	127			33	56	437 16	195 00	8 00	94 26	
St. Luke Benefit Society				7	24	96 00				
Theatrical Mechanical Association	73			12	37	222 00	108 00	15 00	5,244 38	
Toronto Musical Protective Association	306			23	92	276 00			2,130 91	
Toronto Civic Employees' B. Association	81			25	90	307 04	59 17	25 00	781 02	
Toronto Hebrew Benevolent Society	37						37 38		95 26	
Toronto Railway Employees' U. and B. Society	418	1				142 51	119 25		724 65	
Toronto Typographical Union No. 91	495	5	520 00	31	132	396 00				
United Daughters of Chatham	40	4	103 00	20	54	93 00			410 32	
Verity Flow Company Relief Association	210	1	48 00	11	54	215 34			313 98	
Victoria Lodge, Good Samaritans	37			6	18	54 00			10 74	
W. & J. G. Greey's Employees' Mutual Sick Benefit Society	109	1		22	89	351 89			86 49	
Young Men's Hebrew Association	38								47 00	
Grand totals	61,053	761	39,193 38	13,705	67,252	257,915 77	50,041 28	10,464 16	1,308,358 39	88,254 74

* Included in membership shown in Table I.

INDEXES

TO

DETAILED REPORT

OF THE

INSPECTOR OF INSURANCE

AND

REGISTRAR OF FRIENDLY SOCIETIES.

The following indexes comprise all insurance corporations or companies standing registered at the 20th September, 1900:

PAGE 3.—Index A: Dominion Licensees standing registered at the 20th September, 1900, being Insurance Corporations or Companies licensed and inspected by the Dominion of Canada, and registered by the Province of Ontario for the transaction of insurance in the Province.

PAGE 6.—Index B: Provincial Licensees standing registered at the 20th September, 1900, being Insurance Corporations licensed, inspected and registered by the Province of Ontario for the transaction of insurance therein.

PAGE 10.—Index C: Friendly Societies standing registered at the 20th September 1900, being Societies registered by the Province of Ontario for the transaction of insurance therein.

J. HOWARD HUNTER,

Inspector of Insurance and Registrar of Friendly Societies.

Index A: Dominion Licensees standing registered 20th September, 1900.

Report. Page.	Name of company.	Register No.	For what kind of insurance licensed.	Registry begins 1900.	Registry ends 1901.
A 35	Ætna Insurance Company of Hartford, Conn	1458	Fire and Inland Marine Insurance	May 1	April 30
A 4	Ætna Life Insurance Company of Hartford, Conn	1490	Life Insurance	"	" 30
A 3	Alliance Assurance Company	1480	Fire Insurance	"	" 30
A 50	American Fire Insurance Company	1485	Fire Insurance	"	" 30
A 37	American Surety Company of New York	1461	Guarantee Insurance	"	" 30
A 60	Anglo-American Fire Insurance Company	1597	Fire Insurance	Sept. 7	" 30
A 16	Atlas Assurance Company	1456	Fire Insurance	May 1	" 30
A 31	Boiler Inspection and Insurance Company of Canada	1408	Steam Boiler Insurance	"	" 30
A 41	British Empire Mutual Life Assurance Company	1483	Life Insurance	"	" 30
A 18	British America Assurance Company, Toronto	1426	Fire and Inland Marine Insurance	"	" 30
A 45	British and Foreign Marine Insurance Company, Limited	1495	Ocean and Inland Marine Insurance; also the business of insuring Registered Mail Matter in transit from any one point in Canada to any other point in Canada	"	" 30
A 19	Caledonian Insurance Company	1435	Fire Insurance	"	" 30
A 40	Canada Accident Assurance Company	1433	Accident, Sickness and Plate Glass Insurance	"	" 30
A 4	Canada Life Assurance Company, Toronto	1422	Life Insurance	"	" 30
A 50	Canadian Fire Insurance Company	1465	Fire Insurance	"	" 30
A 44	Canadian Order of the Woodmen of the World	1413	Life Insurance on the Assessment Plan to the extent authorized by its Act of Incorporation	"	" 30
A 46	Canadian Railway Accident Insurance Company	1427	Accident and Sickness Insurance, limited to typhoid fever, typhus fever, scarlet fever, smallpox and diphtheria	"	" 30
A 28	Commercial Travellers' Mutual Benefit Society	1430	Life Insurance on the Assessment Plan	"	" 30
A 6	Commercial Union Assurance Company, Limited	1443	Fire, Ocean, Inland Marine and Life Insurance	"	" 30
A 6	Confederation Life Association of Canada	1416	Life Insurance	"	" 30
A 39	Connecticut Fire Insurance Company of Hartford, Conn	1462	Fire Insurance	"	" 30
A 30	Dominion Burglary Guarantee Company, Limited	1446	Burglary Guarantee Insurance	"	" 30
A 27	Dominion of Canada Guarantee and Accident Insurance Company	1467	Accident, Sickness and Guarantee Insurance	"	" 30
A 29	Dominion Life Assurance Company	1434	Life Insurance	"	" 30
A 29	Dominion Plate Glass Insurance Company	1409	Plate Glass Insurance	"	" 30
A 22	Edinburgh Life Assurance Company	1425	Life Insurance	"	" 30
A 45	Employe's Liability Assurance Corporation, Limited	1466	Guarantee and Accident and Sickness Insurance	"	" 30
A 16	Equitable Life Assurance Society of the United States	1450	Life Insurance	"	" 30
A 60	Excelsior Life Insurance Company	1545	Life Insurance	June 6	" 30
A 13	Federal Life Assurance Company of Canada	1421	Life Insurance	May 1	" 30
A 55	Fireman's Fund Insurance Company	1482	Ocean Marine Insurance	"	" 30

INDEX A : Dominion Licensees, etc.—*Continued.*

Report. Page.	Name of company.	Register No.	For what kind of insurance licensed.	Registry begins 1900.	Registry ends 1901.
A 49	Grand Council of the Catholic Mutual Benefit Association of Canada	1414	Life Insurance on the Assessment Plan	May 1	April 30
A 43	Great West Life Insurance Company	1447	Life Insurance	"	" 30
A 15	Guarantee Company of North America	1432	Guarantee Insurance	"	" 30
A 14	Guardian Fire and Life Assurance Company (Limited)	1445	Fire Insurance	"	" 30
A 38	Hartford Fire Insurance Company, Hartford	1436	Fire Insurance	"	" 30
A 33	Home Life Association of Canada.	1423	Life Insurance	"	" 30
A 34	Imperial Insurance Company of London, England	1429	Fire Insurance	"	" 30
A 47	Imperial Life Assurance Company of Canada	1471	Life Insurance	"	" 30
A 33	Insurance Company of North America	1431	Fire and Inland Marine Insurance		
A 9	Lancashire Insurance Company	1438	Fire Insurance	"	" 30
A 51	Law Union and Crown Insurance Company	1487	Fire Insurance	"	" 30
A 9	Liverpool and London and Globe Insurance Company	1410	Fire and Life Insurance	"	" 30
A 24	Lloyd's Plate Glass Insurance Company	1476	Plate Glass Insurance	"	" 30
A 25	London Assurance Corporation, England	1412	Fire, Life and Inland Marine Insurance	"	" 30
A 41	London Guarantee and Accident Company, Limited	1455	Guarantee, Accident and Sickness Insurance	"	" 30
A 10	London and Lancashire Fire Insurance Company	1420	Fire Insurance	"	" 30
A 23	London and Lancashire Life Insurance Company	1482	Life Insurance	"	" 30
A 26	London Mutual Fire Insurance Company	1424	Fire Insurance	"	" 30
A 25	London Life Insurance Company.	1449	Life Insurance	"	" 30
A 35	Manchester Assurance Company	1484	Fire Insurance	"	" 30
A 58	Mannheim Insurance Company	1473	Ocean-Marine Insurance	"	" 30
A 27	Manufacturers' Life Insurance Company	1492	Life Insurance	"	" 30
A 28	Mercantile Fire Insurance Company	1419	Fire Insurance	"	" 30
A 42	Metropolitan Life Insurance Company of New York	1448	Life Insurance	"	" 30
A 32	Mutual Life Assurance Company of Canada	1428	Life Insurance	"	" 30
A 11	Mutual Life Insurance Company of New York	1451	Life Insurance	"	" 30
A 40	Mutual Reserve Fund Life Association, New York	1498	Life Insurance on the Assessment Plan	"	" 30
A 51	National Life Assurance Company of Canada	1459	Life Insurance	"	" 30
A 38	National Assurance Company of Ireland	1439	Fire Insurance	"	" 30
A 18	New York Life Insurance Company	1453	Life Insurance	"	" 30
A 52	New York Plate Glass Insurance Company	1461	Plate Glass Insurance	"	" 30
A 15	North American Life Assurance Company	1479	Life Insurance	"	" 30
A 34	North British and Mercantile Insurance Company	1441	Fire and Life Insurance	"	" 30
A 8	Northern Assurance Company	1474	Fire Insurance	"	" 30
A 47	Northern Life Assurance Company of Canada	1497	Life Insurance	"	" 30
A 36	Norwich and London Accident Insurance Association	1415	Accident Insurance	"	" 30
.....	Norwich Union Life Insurance Society	1537	Life Insurance	"	" 30

INDEX A : Dominion Licensees, etc.—*Continued.*

Report. Page.	Name of company.	Register No.	For what kind of insurance licensed.	Registry begins, 1900.	Registry ends, 1901.
A 37	Norwich Union Fire Insurance Society	1496	Fire Insurance	May 1	April 30
A 24	Ocean Accident and Guarantee Corporation (Limited)	1442	Accident and Sickness Insurance..	"	" 30
A 46	Ontario Accident Insurance Company	1475	Accident and Sickness Insurance..	"	" 30
A 60	Ottawa Fire Insurance Company.	1499	Fire Insurance	"	" 30
A 26	Phenix Insurance Company of Brooklyn	1457	Fire and Inland Marine Insurance	"	" 30
A 10	Phœnix Assurance Company of London	1444	Fire Insurance	"	" 30
A 39	Phœnix Insurance Company, Hartford, Conn	1472	Fire Insurance	"	" 30
A 32	Provident Savings Life Assurance Society	1477	Life Insurance	"	" 30
A 13	Quebec Fire Assurance Company.	1491	Fire Insurance	"	" 30
A 11	Queen Insurance Company of America	1437	Fire Insurance	"	" 30
A 59	Reliance Marine Insurance Company	1493	Ocean-Marine Insurance	"	" 30
A 7	Royal Insurance Company	1426	Fire and Life Insurance	"	" 30
A 48	Royal Victoria Life Insurance Company	1494	Life Insurance	"	" 30
A 49	Scottish Amicable Life Assurance Society	1418	Life Insurance	"	" 30
A 17	Scottish Union and National Insurance Company	1440	Fire Insurance	"	" 30
A 5	Standard Life Assurance Company, Scotland	1478	Life Insurance	"	" 30
A 43	Star Life Assurance Society of England	1460	Life Insurance	"	" 30
A 52	Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada	1463	Life and Sickness Insurance	"	" 30
A 31	Sun Insurance Office, London, England	1411	Fire Insurance	"	" 30
A 22	Sun Life Assurance Company of Canada	1464	Life Insurance	"	" 30
A 48	Supreme Court of the Independent Order of Foresters	1468	Assessment Life, Disability and Sickness Insurance	"	" 30
A 21	Temperance and General Life Assurance Company of North America	1469	Life Insurance	"	" 30
A 53	Thames and Mersey Marine Insurance Company (Limited)	1481	Ocean-Marine Insurance	"	" 30
A 21	Travellers' Insurance Company of Hartford, Conn	1454	Life and Accident Insurance	"	" 30
A 20	Union Mutual Life Insurance Company of Maine	1452	Life Insurance	"	" 30
A 12	Union Assurance Society, London, England	1470	Fire Insurance	"	" 30
A 57	Union Marine Insurance Company (Limited)	1486	Ocean-Marine Insurance	"	" 30
A 19	United States Life Insurance Company	1488	Life Insurance	"	" 30
A 51	Victoria-Montreal Fire Insurance Company	1526	Fire Insurance	"	" 30
A 8	Western Assurance Company, Toronto	1417	Fire ; also Ocean and Inland Marine Insurance	"	" 30

REGISTER OF PROVINCIAL LICENSES, INCLUDING ALL COMPANIES SO OF PUBLICATION

Report page	Name of Company.	System.	Head Office.	President.
B 217	Algoma Mutual.	Mutual	Sault Ste. Marie	Thomas Nott.
B 99	Amherst Island	Mutual	Stella	A. W. Hitchen
B 23	*Anglo-American	Stock	Toronto	S. F. McKinnon
B 210	Ayr Farmers	Mutual	Ayr	Wm Oliver
B 144	Bancroft Mutual	Mutual	Bancroft	Fred'k Mullett
B 100	Bay of Quinte Agricultural	Mutual	Picton	Thomas Welbank
B 51	Berlin Mutual	Mutual and Stock	Berlin	D. Hibner.
B 182	Bertie & Willoughby Farmer's	Mutual	Ridgeway	R. McCredie
B 154	Blanshard	Mutual	St. Marys	W. F. Sanderson
B 95	Blenheim, North	Mutual	Chesterfield	Thomas Lockhart
B 229	Brant County Farmers'	Mutual	Paris	Wm. Roddick
B 180	Bruce West Farmers'	Mutual	Kincardine	Samuel Avery
B 192	Canadian Millers	Mutual	Hamilton	Wm. Snider
B 146	Caradoc Farmers'	Mutual	Mount Brydges	Wm. Young
B 219	Clinton Township	Mutual	Beamsville	Jacob Michner
B 3	†Continental Life	Joint Stock	Toronto	Hon. John Dryden, M.P.P.
B 166	Culross	Mutual	Teeswater	Thomas, Allison
B 211	Dereham and West Oxford	Mutual	Mount Elgin	W. Nancekivell
B 198	Dorchester North and South	Mutual	Harrietsville	S. Charlton
B 116	Downie	Mutual	St. Paul's	D. McIntosh
B 158	Dufferin Farmers'	Mutual	Shelburne	Wm. Dynes
B 85	Dumfries N. and Waterloo S	Mutual	Galt	George R. Barrie
B 202	Dunwich Farmers'	Mutual	Wallacetown	John R. Gow
B 114	Easthope, South Farmers'	Mutual	Tavistock	Werner Youngblut
B 54	Economical	Cash Mutual	Berlin	J. Fennell.
B 221	Ekfrid	Mutual	Melbourne	J. Watterworth
B 122	Elma Farmers'	Mutual	Atwood	John R Hammond
B 130	Eramosa	Mutual	Rockwood	David Rea.
B 208	Erie Farmers'	Mutual	Selkirk	Nicholas Reicheld
B 28	Equity Fire	Stock	Toronto	Arch. Campbell, M.P.
B 8	Farmers' and Traders	Stock	St. Thomas	J. H Still
B 162	Farmers' Central	Mutual	Walkerton	James Tolton
B 112	Farmers' Union	Mutual	Lindsay	Johnson Ellis
B 56	Fire Insurance Exchange	Mutual and Stock	Toronto	Fred'k Wyld
B 150	Formosa	Mutual	Formosa	Andrew Wæchter
B 215	Germania Farmers'	Mutual	Lot 3, con. 8, Tp. Normanby	Adam Keller
B 97	Glengarry Farmers.	Mutual	Lochiel.	Wm. Rankin
B 59	Gore District.	Cash Mutual	Galt	James Young, Hon.
B 168	Grand River.	Mutual	York	Robert Johnston
B 93	Grenville Patron	Mutual	Spencerville	Joseph Scott.
B 164	Grey and Bruce	Mutual	Hanover	James Brocelbank
B 134	Guelph Township	Mutual	Lot27, Div. A, Guelph tp.	R. Shortreed
B 118	Halton Union Farmers'	Mutual	Acton	John Ramsey
B 104	Hamilton Township	Mutual	Cold Springs	A. E Hoskin
B 61	Hand-in-Hand	Mutual and Stock	Toronto	Larratt W. Smith. D. C. L.
B 186	Hay Township Farmers	Mutual	Zurich	Justus, Mellick
B 87	Hopewell Creek	Mutual	New Germany	Wm. J. Malloy
B 156	Howick Farmers'	Mutual	Gorrie	John R. Miller
B 176	Howard Farmers'	Mutual	Ridgetown	Henry Buller.
B 174	Kent and Essex.	Mutual	Romney	David H. Brown
B 34	Keystone Fire.	Joint Stock	St. John, N. B.	Hon. A. F. Randolph
B 196	Lambton Farmers'	Mutual	Watford	Arch'd McIntyre
B 108	Lanark	Mutual	Perth	Wm. Lees, ex-M.P.P.
B 102	Lennox and Addington	Mutual	Napanee	N. C. Sills
B 200	Lobo Township	Mutual	Coldstream	Wm. Robinson
B 194	London Township Farmers	Mutual	Arva	E. Roberts
B 160	McGillivray	Mutual	West McGillivray	Wm. L. Corbett
B 132	McKillop	Mutual	Lot 17, con. 5, McKillop Townsbip	John B. McLean
B 106	Maple Leaf	Mutual	Columbus	Wm. Smith
B 37	Merchants' Fire	Stock	Toronto	James Scott
B 227	Midland	Mutual	Uxbridge	Wm. H. Hamilton

* The Anglo-Americao Fire Insurance Company, now transacts business under a Dominion License.

† The Continental Life Insurance Company was incorporated by Letters Patent of Ontario, bearing

LICENSED AND AUTHORIZED TO TRANSACT BUSINESS AT THE DATE OF THIS REPORT.

Post-office.	Vice-President.	Post office.	Secretary.	Post office.
McLennan	Charles Young	Richard's Landing	H. N. Young	Sault Ste. Marie
Emerald	Wm. Allan	Stella	T. J. Polley	Stella
Toronto	Thomas Long	Collingwood	A. Dean	Toronto.
Ayr	Jesse Clemens	Roseville	Joseph Wrigley	Ayr.
Bancroft	Robt. Lancaster	Bronson	John Jackson	Bancroft.
Milford	G. Nelson Rose	Waupoose	C. H. Widdifield	Picton.
Berlin	W. H. Shapley	Brantford	F. C. Brown	Berlin.
Chippewa	Wm. Vandalstine	Crowland	H. N. Hibbard	Ridgeway.
Rannock	Thomas Epplett	St. Mary's	P. S. Armstrong	St. Mary's.
Walmer	A. Bean	Bright	Geo. Middlemas	Bright.
Brantford	James Harley	Vandecar	Wm. Turnbull	Paris.
Armow			J. H. Fleming	Kincardiue.
Waterloo	James Goldie	Guelph	Seneca Jones	Hamilton.
Mount Brydges	W. S. Wild	Calder	W. E. Sawyer	Mount Brydges
Tintern	J. H. Walker	Beamsville	Levi Moyer	Beamsville
Brooklin	E. Coatsworth jr Henry Cargill, M.P.	Toronto Cargill	George B. Woods	Toronto
Teeswater	Wm. Reid	Teeswater	David McIntosh	Teeswater.
Ingersoll	Thomas Prouse	Mt. Elgin	T. R Mayberry	Ingersoll.
Springfield	S. Barr	Mossley	D. D. York	Harrietsville.
Avonbank	Samuel Rankin	Fairview	Peter Smith	Sebringville.
Granger	Vickers Bates	Horning's Mills	James Brown	Melancthon.
Galt	Alfred Hess	Canning	Wm Deans	Galt.
Wallacetown	D. Thompson	Cowal	W. A. Galbraith	Iona Station.
Tavistock	Leonard Shaefer	Tavistock	Wm. S. Russell	Tavistock.
Berlin	George Lang	Berlin	W. H. Schmalz	Berlin.
Glencoe	John MaCullum	Glencoe	A. P. McDougald	Melbourne.
Moncton	James McDonald sr.	Atwood	Robert Cleland	Listowel.
Fergus	James W. Benham	Rockwood	Hugh Black	Rockwood.
Fisherville	John Bradford	Pt. Maitland	Edwin Hoover	Selkirk.
Toronto	Thos. Crawford, M.PP.	Toronto	W. Greenwood Brown	Toronto.
St. Thomas	J. Campbell	St. Thomas	D. E. Galbraith	St. Thomas.
Walkerton	Henry Arkell	Teeswater	J. J. Schumacher	Walkerton.
Lindsay	John Campbell	Woodville	R. G. Corneil	Lindsay.
Toronto	R. W. Elliott	Toronto	Hugh Scott	Toronto.
Walkerton	B. Oberle	Carlsrube	Julius Noll	Formosa.
Ayton	Philip S. Shane	Clifford	George Hopf	Moltke.
Dalkeith	R. J. Pattingale	Lancaster	V. G. Chisholm	Lochiel.
Galt	A. Warnock	Galt	R. S. Strong	Galt.
Empire	H. E. Harrison	Blackheath	F. A. Nelles	York.
Prescott	Henry Morgatroyd	Mainsville	F M. Scott	Prescott.
Maple Hill	Thomas Milligan	Durham	Duncan Campbell	Hanover
Guelph	R. MacIntosh	Guelph	Major Geo. B. Hood	Guelph.
Eden Mills	James Kirkwood	Ospringe	Colin Cameron	Eden Mills.
Cobourg	J. C. Rosevear	Cold Springs	David Eagleson	Cold Springs.
Toronto	Hugh Scott	Toronto	Hugh Scott	Toronto.
Zurich	Wm. Yearly	Crediton	Henry Eilber, M.P.P.	Crediton.
Yatton	Jos. L Brohman	New Germany	Anton, Frank	New Germany.
Jamestown	E. Bryans	Jamestown	Wm. S. McKercher	Wroxeter.
Selton	James Serson	Morpeth	E. D. Mitten	Ridgetown.
Port Alma	Thomas Siddle	Wheatley	Thomas C. Renwick	Romney.
Fredericton, N. B.	Alfred Markham	St. John, N. B	§Malcolm Gibbs	Toronto.
Napier	Albert Duncan	Petrolia	W. G. Willoughby	Walnut.
Fallbrook	Samuel Wilson	Harper	Geo. A. C. Ritchie	Perth.
Napanee	T. F. Aylesworth	Odessa	M. C. Bogart	Napanee.
Komoka	D. Steel	Lobo	J. Marsh	Coldstream.
Bryanston	Samuel Wheaton	The Grove	Edward Dann	Bryanston.
Brinsley	John D. Drummond	Ailsa Craig	Wm. Fraser	W. McGillivray
Kippen	Thomas Fraser	Brucefield	Thomas E. Hayes	Seaforth.
Columbus	Hon. J. Dryden, M.P.P.	Brooklin	Wm. Purves	Columbus.
Toronto	Thomas Kinnear	Toronto	J. H. C. Durham	Toronto.
Uxbridge	Geo. F. Bruce	Beaverton	J. E. Gould	Uxbridge.
Guelph	J. L. Spink	Toronto	Hugh Scott	Toronto.

§ Chief Agent for Ontario.

date 26th October, 1899, and was licensed for the transaction of life insurance as from 26th October, 1899

REGISTER OF PROVINCIAL LICENSES INCLUDING ALL

Report page	Name of company.	System.	Head Office.	President.
B 64	Millers' and Manufacturers'	Stock Mutual	Toronto	James Goldie
B 128	Nichol	Mutual	Fergus	William Taylor
B 140	Nissouri Farmers'	Mutual	Kintore	Wm. Whetstone
B 188	Norfolk Farmers'	Mutual	Simcoe	G. H. Chrysler
B 172	Oneida Farmers'	Mutual	Oneida	John Bell
B 142	Otter	Mutual	Norwich	John Topham
B 231	Oxford Farmers'	Mutual	Embro	Robert McLeod
B 138	Peel and Maryborough	Mutual	Drayton	H. O. Gillen
B 91	Peel County Farmers'	Mutual	Brampton	Wm. Porter
B 14	People's Life	Cash	Toronto	Hon. J. R. Stratton, M. P. P
B 67	Perth	Cash Mutual	Stratford	Wm. Davidson
B 120	Puslinch	Mutual	Aberfoyle	Wm. Rae
B 43	Queen City	Joint Stock	Toronto	Hugh Scott
B 110	Renfrew Farmers'	Mutual	Renfrew	Charles Ross
B 213	Saltfleet and Binbrook	Mutual	Elfrida	A. D. Lee
B 225	*Scott	Mutual	Sandford	John Thompson
B 148	Simcoe County	Mutual	Keenanville	G. C. Morrow
B 204	Southwold Farmers'	Mutual	Sheddon	D. Turner
B 126	Standard Mutual	Mutual	Markham	P. R. Hoover
B 152	Sydenham	Mutual	Owen Sound	James Gardner
B 206	Townsend Farmers'	Mutual	Waterford	Oscar McMichael
	†Traders' Fire	Stock	Toronto	Joseph Woodsworth
B 89	Usborne and Hibbert	Mutual	Farquhar	J. Essery
B 178	Victoria	Mutual	Hamilton	Wm. Kavanagh
B 170	Walpole Farmers'	Mutual	Jarvis	Robert Miller
B 69	Waterloo	Cash Mutual	Waterloo	Geo. Randall
B 124	Waterloo, North, Farmers'	Mutual	Waterloo	J. C. Hallman
B 136	Wawanosh, West	Mutual	Dungannon	J. Ballantyne
B 72	Wellington	Mutual and Stock	Guelph	Geo. Sleeman
B 190	Westminster Township	Mutual	Westminster	Daniel McPherson
B 223	Williams, East	Mutual	Nairn	David Sutoerland
B 184	Yarmouth	Mutual	New Sarum	W. L. Vansyckle
B 76	York Mutual	Mutual and Stock	Toronto	Wm. J. Hill, M.P.P.

* In liquidation.

† The Traders' Fire Insurance Company was incorporated by Letters Patent of Ontario bearing date 23rd March, 1900, and was licensed to transact fire insurance as from 23rd March, 1900.

COMPANIES AUTHORIZED TO TRANSACT BUSINESS.—*Concluded.*

Post office.	Vice-President.	Post office.	Secretary.	Post office.
Fergus	Wilson Ransom	Fergus	James Beattie	Fergus.
Lakeside	Charles Young	Brooksdale	E. J. Pearson	Kintore.
Port Dover	John Murphy	Silver Hill	T. A. Moore	Simcoe.
Mt. Healy	W. S. Dunnett	Clanbrassil	David Kett	Willowgrove.
Burgessville	Wm. Schell	Woodstock	H. Van Valkenburg	Norwich.
Bennington	James Green	Brooksdale	James Munro	Embro.
Bosworth	James Duncan	Drayton	James McEwing	Drayton.
Humber	N. Steen	Streetsville	L. Cheyne	Brampton.
Toronto	T. P. Coffee / D. W. Karn	Toronto / Woodstock	Thomas Jolliffe	Toronto.
Stratford	Thomas Ballantyne	Stratford	Charles Packert	Stratford.
Arkell	Joseph Little	Hespeler	James Scott	Aberfoyle.
Toronto	Thomas Walmsley	Toronto	Thos. Walmsley	Toronto.
Douglas	Duncan Stewart	Renfrew	Chas. K. Grigg	Renfrew.
Stony Creek	Wm. Martin	Binbrook	Robert Fletcher	Stony Creek.
Uxbridge	G. A. Smith	Sandford	Wm. Nelson	Uxbridge.
Keenansville	Wm McDermott	Beeton	Joseph Wright	Beeton.
Southwold Station	Angus McLarty	St. Thomas	Gervase E. Stafford	Shedden.
Locust Hill	W. Armstrong	Locust Hill	H. B. Reesor	Markham.
Meaford	James Thomson	Annan	James Cochrane	Owen Sound.
Waterford	Wm. P. Skirrow	Bloombsburg	S. Cunningham	Waterford.
Toronto	S. W. Wickett	Toronto	Robert J. Wylie	Toronto.
Exeter	J. Jackson	Mitchell	Thos. Cameron	Farquhar.
Hamilton	R. Æ. Keonedy	Hamilton	W. R. Stuart	Hamilton.
Nanticoke	James B. Wilson	Jarvis	Geo. Miller	Jarvis.
Waterloo	John Shuh	Waterloo	Frank Haight	Waterloo.
New Dundee	G. F. Lackner	Hawksville	Levi Stauffer	Waterloo.
Pine River	Finlay Anderson	Belgrave	John M. Roberts	Dungannon.
Guelph	John I. Hobson	Guelph	John Davidson	Guelph.
Glanworth	Robert S. Nichol	Hubrey	James Elliott	Wilton Grove.
Nairn	D. J. Donaldson	Strathroy	Wm. McCallum	Fern Hill.
Dexter	Seth W. Zavitz	Sparta	W. H. Elliott	New Sarum.
Deer Park	J. D. Evans	Islington	James G. Wilgar	Toronto.

INDEX C.—Friendly Societies : being Societies registered by the Province of Ontario for the transaction of insurance therein, and standing registered at the 20th September, 1900.

Report page.	Short name of society.	When organized or incorporated.	Head office.	Name of Secretary.	Register No.	For what insurance contracts registered.	Term of registry. Begins, 1900	Term of registry. Ends, 1901
C 126	Anderson Furniture Co. Employees Benefit Society	1895	Woodstock	Thos. Milburn	701	Sick and funeral benefits	July 1	June 30
C 128	Army and Navy Veterans, Toronto	1888	Toronto	John R. Gray	694	Insurance against sickness and death	"	"
C 129	Army and Navy Veterans, Hamilton	1889	Hamilton	John Gardner	695	Sick and funeral benefits	"	"
C 146	Bain Wagon Co. Employees' Mutual Benefit Association	1900	Woodstock	H. M. Russ	739	Sick and funeral benefits	Aug. 20	"
C 105	Bank of British North America W. and O. Fund	1891	Montreal	A. C. Skelton	659	Insurance against death	July 1	"
C 147	Bartenders' Benevolent Association	1900	Toronto	W. H. Miles	738	Sick and funeral benefits	Aug. 25	"
C 110	Bricklayers' and Masons' Union No. 1, of Ontario	1881	Hamilton	W. J. Whitelock	657	Sick and funeral benefits	July 1	"
C 68	Canada Atlantic Railway Employees' Sick and Disability Society	1894	Ottawa	W. D. J. McEwen	714	Sick and funeral benefits	"	"
C 6	Chosen Friends, Canadian Order of	1882	Hamilton	W. F. Montague	678	Insurance against sickness and disability or death	"	"
C 137	Civil Service Mutual Benefit Society	1872	Ottawa	W. J. Lynch	712	Insurance against sickness and death	"	"
C 111	Cigarmakers' Union, No. 27, Toronto	1869	Toronto	J. Pamphilon	726	Sick, funeral and out of work benefits	"	"
C 113	Cigarmakers' Union No. 55, Hamilton	1869	Hamilton	Thomas O'Dowd	680	Sick, funeral and out of work benefits	"	"
C 114	Cigarmakers' Union No. 59, Brantford	1886	Brantford	F. Mather	691	Sick, funeral and out of work benefits	"	"
C 123	Cobban Manufacturing Co.'s Employees' Mutual Benefit Society	1888	Toronto	David Rae	704	Sick and funeral benefits	"	"
C 138	Cockshutt Plow Co. Relief Association	1899	Brantford	David Richardson	681	Sick and funeral benefits	"	"
C 40	Commercial Travellers' Association of Canada	1874	Toronto	James Sargant	671	Insurance against accident and death	"	"
C 41	Commercial Travellers' Society of Western Ontario	1885	London	Alfred Robinson	669	Insurance against death	"	"
C 82	Daughters and Maids of England	1890	Toronto	L. G. Cross	716	Sick and funeral benefits	"	"
C 122	Dominion Expressmen's Sick Benefit Association	1889	Toronto	John Blackhall	670	Insurance against sickness and death	"	"
C 60	Emerald Beneficial Association, Grand Branch of	1874	Toronto	Angus McDonald	715	Insurance against sickness and death	"	"
C 92	Federated Letter Carriers	1891	Toronto	Alex. McMordie	662	Insurance against sickness and death	"	"
C 19	Foresters, Canadian Order of	1879	Brantford	Thomas White	660	Insurance against sickness and death	"	"
C 56	Foresters, Catholic Order of	1883	Chicago	Theo. B. Thiele	658	Insurance against sickness and death	"	"
C 121	Gendron Manufacturing Co's. Employees' Mutual Benefit Society	1890	Toronto	J. J. Moran	672	Sick and funeral benefits	"	"

C 90	German Benevolent Society	1881	Hamilton	G. Bartmann	727	Insurance against sickness and death	"	"
C 108	Globe Printing Co's. Employees' Benefit Society	1885	Toronto	T. Jeffrey	687	Sick and funeral benefits	"	"
C 80	Hamilton Police Benefit Fund	1891	Hamilton	John Timson	724	Insurance against death, also life-time benefits	"	"
C 124	Heintzman & Co's Employees' Benefit Society	1885	Toronto	A. J. Linton	690	Insurance against sickness and death	"	"
C 134	Hibernians, Ancient Order of	1888	Toronto	Hugh McCaffrey	692	Insurance against sickness and death	"	"
C 127	Hobberlin Bros. Co. Benefit Society	1894	Toronto	A. E. Herington		Sick and funeral benefits		
C 9	Home Circle, Canadian Order	1884	Toronto	J. M. Foster	664	Insurance against sickness and death, also life-time benefits(including endowments)	"	"
C 76	Irish Catholic Benevolent Union	1883	Toronto	J. J. O'Regan	679	Insurance against sickness and death	"	"
C 87	Italian Benevolent Society	1888	Toronto	M. A. Glionna	735	Insurance against sickness and death	"	"
C 146	Karn & Co's Employees Mutual Benefit Association	1900	Woodstock	W. E. Gould	740	Sick and funeral benefits	"	"
C 37	Knights of the Maccabees Supreme Tent	1883	Port Huron	G. J. Siegle	663	Insurance against sickness and death	"	"
C 22	Knights of Pythias, Supreme Lodge	1864	Nashville	R. L. C. White	717	Insurance against sickness and death	"	"
C 58	Knights of St. John, R. C. Union of	1893	Toronto	S. C. Graham	725	Insurance against sickness and death	"	"
C 74	Knights of St. John and Malta	1875	Toronto	John A. Cowan	693	Insurance against sickness and death, also life-time benefits	"	"
C 98	Ladies' Orange Benevolent Association	1895	Chatham	Mrs. Longmoore	730	Sick and funeral benefits	"	"
C 81	London Police Benefit Fund	1877	London	R. Birrell	713	Insurance against death, also life-time benefits	"	"
C 136	Loyal Orange Young Briton LodgeNo. 33	1895	Ottawa	W. J. Kissick	661	Sick and funeral benefits	"	"
C 101	Loyal True Blue Association	1889	Port Perry	Nicholas Ingram	705	Insurance against sickness and death	"	"
C 131	Macdonald Manufacturing Co's Employees' Benefit Society	1897	Toronto	Chris. Aspinall	721	Sick and funeral benefits	"	"
C 115	Massey-Harris (Toronto) Employees Mutual Benefit Society	1883	Toronto	Lionel E. Martin	682	Sick and funeral benefits	"	"
C 116	Massey-Harris (Brantford) Relief Associ'n	1885	Brantford	Percy Gregory	697	Insurance against sickness and death	"	"
C 73	Mutual Masonic Compact	1877	St. Catharines	Levi Yale	708	Insurance against death	"	"
C 109	Methodist Book and Publishing House Employees' Benefit Society	1895	Toronto	Henry Balson	734	Sick and funeral benefits	"	"
C 71	Merchants' Life Association					In liquidation		
C 25	Oddfellows, Canadian Order of	1882	Toronto	Robert Fleming	677	Insurance against sickness and death	"	"
C 120	Oddfellows, Grand United Order of	1852	Windsor	R. L. Dunn		Insurance against sickness and death	"	"
C 12	Oddfellows, Independent Order of	1855	Toronto	J. B. King	698	Insurance against sickness and death	"	"
C 94	Oddfellows, Independent Order, M.U.	1887	Toronto	G. M. Gardner	688	Insurance against sickness and death	"	"
C 16	Oddfellows Relief Association	1874	Kingston	R. Meek	655	Insurance against disability or death	"	"
C 132	Ontario Benefit Society	1898	Toronto	W. S. Harrison	699	Sick and funeral benefits	"	"
C 51	Orange Grand Lodge, Ontario West	1881	Toronto	Wm. Lee	707	Insurance against sickness and death	"	"
C 28	Orange Grand Lodge of B. A.	1890	Toronto	J. S. Leighton	683	Insurance against sickness and death	"	"
C 107	Ottawa Typographical Union No. 102	1867	Ottawa	Geo. Beauregard	736	Sick and funeral benefits	"	"
C 66	Ottawa Unity Protestant Benefit Society	1869	Ottawa	J. A. Murphy	703	Insurance against sickness and death	"	"
C 118	Postal Benefit Association, Toronto	1891	Toronto	T. D. Gould	723	Insurance against death	"	"
C 142	Railroad Trackmen, United Brotherhood of	1893	Ottawa	H. F. McKenney	728	Insurance against sickness and death	"	"
C 104	Reliance Benefit Order	1895	Toronto	A. S. Stewart	689	Sick and funeral benefits	"	"
C 30	Royal Arcanum	1877	Boston	W. O. Robson	654	Insurance against sickness and death	"	"
C 34	Royal Templars of Temperance	1884	Hamilton	C. V. Emory	686	Insurance against sickness and death, also life-time benefits	"	"
C 103	Sanctuary Robin Hood, A. O. S.	1878	Toronto	W. H. Henley	706	Sick and funeral benefits	"	"

INDEX C.—Friendly Societies : being Societies registered by the Province of Ontario for the transaction of insurance, etc.—*Concluded.*

Report page.	Short name of society.	When organized or incorporated.	Head office.	Name of Secretary.	Register No.	For what insurance contracts registered.	Term of registry. Begins, 1900	Term of registry. Ends, 1901
C 53	Societe des Artisans Canadien Francais ..	1876	Montreal.....	Henry Roy.....	668	Insurance against sickness and death.....	July 1	June 30
C 43	Sons of England	1877	Toronto	John W. Carter	674	Insurance against sickness and death	"	"
C 49	Sons of Ireland.....	1890	Toronto	R. A. Lennox	656	Insurance against sickness and death	"	"
C 45	Sons of Scotland	1876	Toronto	D. M. Robertson	676	Insurance against death.....	"	"
C 69	Sons of Temperance (Grand Division of Canada West).....	1849	Kettleby.....	J. M. Walton	685	Insurance against sickness and death, also life-time benefits.....	"	"
C 88	St. Boniface Benefit Society.....	1892	Berlin	A. Fuhrman	702	Sick and funeral benefits	"	"
C 62	St. Jean Baptiste Society, Ottawa.....	1887	Ottawa..... ..	W. Evraire.....	731	Insurance against sickness and death.....	"	"
C 96	St. Joseph Mutual Benefit Society, Toronto	1889	Toronto	U. Renaud..... ...	673	Sick and funeral benefits	"	"
C 97	St. Joseph Aid Society (Formosa)	1887	Formosa	J. D. Kuntz	720	Insurance against sickness and death.....	"	"
C 64	St. Joseph (Union of) Ottawa	1863	Ottawa.....	Charles Desjardins ..	675	Insurance against sickness and death....	"	"
C 125	St. Lawrence Foundry Employees' Society	1890	Toronto	Miss N. Christie	719	Sick and funeral benefits	"	"
C 91	St. Luke Sick Benefit Society	1894	Amherstburg...	L. Bertrand.....	732	Sick and funeral benefits	"	"
C 84	Theatrical Mechanical Association, Toronto	1886	Toronto	W. E. Meredith . ..	718	Insurance against sickness and death	"	"
C 86	Toronto Firemen's Benefit Fund.....	1891	Toronto	R. J. McGowan	733	Insurance against sickness and death, also life-time benefits.....	"	"
C 141	Toronto Hebrew Benevolent Society.... .	1898	Toronto	Louis Raskind	700	Sick and funeral benefits	"	"
C 85	Toronto Musical Protective Association..	1887	Toronto	Jno. W. Gray	709	Sick and funeral benefits	"	"
C 78	Toronto Police Benefit Fund.....	1882	Toronto	Charles Seymour	711	Insurance against death, also life-time benefits	"	"
C 130	Toronto Civic Employees' Benevolent Association	1888	Toronto	E. J. Hopkins.....	696	Insurance against sickness and death	"	"
C 144	Toronto Railway Employees' Union and Benefit Society	1893	Toronto	Thomas Hogg	729	Insurance against sickness and death ...	"	"
C 106	Toronto Typographical Union No. 91.....	1844	Toronto	James Wilson	665	Insurance against sickness and death	"	"
C 133	United Daughters of Chatham	1855	Chatham.....	Mary E. Anderson .	653	Sick and funeral benefits	"	"
C 3	United Workmen, Ancient Order of.....	1879	Toronto	M. D. Carder.	667	Insurance against death.....	"	"
C 100	United Protestant Benevolent Association	1881	Hamilton	James Harper.....	710	Insurance against sickness and death.....	"	"
C 139	Verity Plow Company Relief Association.	1899	Brantford.....	N. W. Creech.....	684	Sick and funeral benefits	"	"
C 119	Victoria Lodge No. 7, Good Samaritans...	1862	Hamilton	Annie Gwyder	722	Sick and funeral benefits	"	"
C 140	W. & J. G. Greey's Employees' Mutual Sick Benefit Society	1898	Toronto	W. L. Wright	666	Sick and funeral benefits	"	"
C 145	Young Men's Hebrew Association...	1896	Toronto	Joseph Gurofsky	737	Sick and funeral benefits	"	"

LOAN CORPORATIONS STATEMENTS

BEING

FINANCIAL STATEMENTS MADE BY

BUILDING SOCIETIES, LOAN COMPANIES, LOANING LAND COMPANIES, AND TRUSTS COMPANIES,

FOR THE YEAR ENDING

31ST DECEMBER, 1900.

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO.

TORONTO:
PRINTED AND PUBLISHED BY L. K. CAMERON,
Printer to the King's Most Excellent Majesty.
1901.

WARWICK BRO'S & RUTTER, Printers.
TORONTO.

To the Honourable J. M. Gibson, K.C., M.P.P.,

Attorney-General.

Sir,—I have the honour to present herewith the fourth Annual Statements made by Loan Corporations under the present Act (R. S. O. 1897, c. 205). Prefixed to these statements will be found a copy of the official blank form. As might of course have been anticipated, a little difficulty arose at first from dissimilar forms of bookkeeping; another difficulty arose in a few cases from the fact that the fiscal year of the company did not formerly end with the 31st December; but these difficulties are now disappearing.

The Companies included in the Report are here classified (as in the present Act) into:

Loan Companies.

Loaning Land Companies.

Trusts Companies.

The Loan Companies forming the first mentioned Class, are further sub-divided into:

A. Companies having only permanent stock.

B. Companies having withdrawable as well as permanent stock, or having withdrawable stock only.

In some cases (as will be seen from the table at the end of the Report) the Financial Statement covered the fiscal year of the Company, and not the official year ending 31st December, 1900.

I have the honour to be, Sir,
Your obedient servant,

J. HOWARD HUNTER,
Registrar of Loan Corporations.

Parliament Buildings,
Toronto, 31st May, 1901.

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Comparative Tables showing Liabilities, Assets, etc ..... 315 et seq.

Index to Loan Corporations ..... 321 et seq.

FORM OF ANNUAL STATEMENTS

SUPPLIED TO LOAN CORPORATIONS FOR PURPOSES OF THIS REPORT.

Note.—By comparing with this form the statement actually made by each company and printed within, the fullness and completeness of the company's statement may be tested. In the case of some statements where a want of detail is noticeable, the companies have explained that their accounts will hereafter be kept in such form as to supply the necessary particulars.

FORM OF ANNUAL STATEMENT.

The following is a copy of the form supplied to each Loan Corporation for purposes of its Annual Statement for the year ending 31st December, 1900.

ANNUAL STATEMENT

Of the condition and affairs of the (Name of Corporation)..... .....*of* .... *at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.*

The Corporation was incorporated under the laws of..... .. *on the*..... ..... *day of* .... *18*...

The Head Office of the Corporation is at No.....(Name of Street) .....*in the* (City, Town or Village) ..... . *of* .... *in the* (Province, State, etc)..... *of* ....

The Chief Agency for Ontario (If the Corporation's Head Office is elsewhere than in Ontario) *is situated at No* .....(Name of Street)... . ....*Street, in the* (City, Town, etc).....*of*..... .... *in the Province of Ontario.*

The Chief Agent and Attorney for Ontario (If Corporation's Head Office is elsewhere than in Ontario) *is* (Name) .... *and his address is*..... ....*in the Province of Ontario.*

The Board is constituted of..... ..... *Directors holding office for*.....*years.*

The Directors and Chief Executive Officers of the Corporation at the 31st December, 1900, were as follows:

Names of Directors and Chief Executive Officers.	Designation of Office.	Address.	Term of Office.	
			Began (Date.)	Will end (Date.)
	President. Vice-President. Manager. Secretary.			

A. Permanent Capital Stock: Total amount authorized, $ Total amount subscribed, $
as more particularly set out in Schedule A hereto.

SCHEDULE B.

Shares of Terminating or Withdrawable Stock.	Fully Paid.		Prepaid.		Instalment.		Total
	No.	Amount	No.	Amount	No.	Amount	
Number and amount in force at 31st December, 1898-9....							
" " issued during 1900.....							
Gross total in force at any time in 1900							
Deduct as follows: (No. of shares. / Amount)							
Withdrawn and paid off during 1900..							
Retired by Corporations during 1900.							
Converted into Permanent Stock during 1900							
Forfeited and lapsed during 1900							
Total deductions							
Net total remaining in force at 31st December, 1900							

Summary of Terminating or Withdrawable Stock in force 31st December, 1900:
Of which there has been credited to Loan Fund.

		Total.		Total.
Shares Fully Paid Stock..... at $	per Share.. $	on which shareholders have paid in $		
Shares "Prepaid" Stock (other than above) ..... at $	per Share.. $	on which " " paid $		
Shares Instalment Stock (payable by fixed periodical payments) at $	per Share. $	on which " " paid $		
Total				

Total amount distributed or credited to Terminating or Withdrawable Stock in 1900:
(1) As interest.... .... $
Rate of such interest, per cent. per annum..... ....
(2) As dividends out of profits ... . $
Rate or rates per cent. of such dividends . ...

BALANCE SHEET AS AT THE 31st DECEMBER, 1900.

DR. CAPITAL AND LIABILITIES.

Item No.		$ cts.	$ cts.
	CAPITAL (LIABILITIES TO STOCKHOLDERS OR SHAREHOLDERS).		
	A. PERMANENT CAPITAL STOCK OR SHARES.		
1.	(a) *Ordinary Joint Stock* Capital fully called : Total called $..... Total paid thereon		
2.	(b) *Ordinary Joint Stock* Capital....% called : Total called $..... Total paid thereon		
3.	(c) *Ordinary Joint Stock* Capital....% called : Total called $..... Total paid thereon		
4.	(d) Dividends declared in respect of (1), (2) or (3), but not yet paid		
5.	(e) Unappropriated profits in respect of (1), (2) or (3)		
6.	(f) Reserve Fund in respect of (1), (2) or (3)		
7.	(g) Contingent Fund in respect of (1), (2) or 3		
8.	(h) *Instalment Permanent Stock* (payable by fixed periodical payments) : Total subscribed $.....on which has been paid		
9.	(i) Dividends declared on (8) but not yet paid		
10.	(j) Unappropriated profits on (8)		
11.	(k) Reserve Fund in respect of (8)		
12.	(l) Contingent Fund in respect of (8)		
13.	(m) Instalments or Premiums on (8) paid in advance		
	B. TERMINATING CAPITAL STOCK OR SHARES :—		
14.	(a) *Fully Paid Stock* : Total in force..... shares at $.. .. per share carried to Loan Fund		
15.	(b) Profits or accrued interest on (14) credited or appropriated but not yet paid.		
16.	(c) Profits or accrued interest on (14) not credited or appropriated		
17.	(d) *Prepaid Stock* : Total in force .....shares at $.....per share. on which has been paid into Loan Fund.		
18.	(e) Profits or accrued interest on (17) credited or appropriated but not yet paid		
19.	(f) Profits or accrued interest on (17) not credited or appropriated		
20.	(g) *Instalment Stock* : Total issue now in force..... shares at $.....per share $.....on which has been paid into Loan Fund		
21.	(h) Profits or accrued interest on (20) credited or appropriated but not paid out		
22.	(i) Profits or accrued interest on (20) not credited or appropriated		
23.	(j) Instalments or Premiums paid on (20) in advance		
	C. LIABILITY TO STOCKHOLDERS OR SHAREHOLDERS OTHER THAN ALREADY SHOWN UNDER A OR B, VIZ. :—		
24			
25			
26			
	LIABILITIES TO THE PUBLIC.		
27.	Deposits Payable on Demand $.....Payable on Notice $..... Total		
28.	Interest on deposits, due, or accrued, or capitalized		
29.	Debentures issued in Canada		
30.	Interest due and accrued on (29)		
31.	Debentures issued elsewhere than in Canada		
32.	Interest due and accrued on (31)		
33.	Debenture stock issued in Canada		
34.	Interest due and accrued on (33)		
35.	Debenture stock issued elsewhere than in Canada		
36.	Interest due and accrued on (35)		
37.	Owing to Banks (including interest due or accrued)		
38.	Due on Bills Payable other than (37), including interest due or accrued).		
39.	Due on Loans in process of completion or to pay assumed mortgages		
40.	Other liabilities to the public, viz :—		
41.	(a)		
42.	(b)		
43.	(c)		
	Total Actual Liabilities		

BALANCE SHEET AS AT 31st DECEMBER, 1900.—*Continued*

DR.—*Continued.*

	$	cts.	$	cts.
CONTINGENT LIABILITIES.				
44. Claims against the Corporation not acknowledged as debts, viz.:—				
45. (*a*)				
46. (*b*)				
47. (*c*)				
48. Money for which the Corporation is contingently liable, viz.:—				
49. (*a*) Principal guaranteed				
50. (*b*) Interest guaranteed				
51. (*c*) Trust Funds invested but not guaranteed:—				
52. 1. Principal				
53. 2. Interest				
54. (*d*) Trust Funds uninvested not bearing interest and not guaranteed				
55. (*e*) Other contingent liabilities				
Total Contingent Liabilities				
NOTE.—Contingent liabilities reported in 1899 but written off in 1900 (not extended).				
Gross Total Liabilities, Actual and Contingent				

CR.	$	cts.	$	cts.
I. ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.				
A. IMMOVABLE PROPERTY OWNED BENEFICIALLY BY THE CORPORATION:—				
1. (*a*) Office premises situated as follows:—				
2. (I) At ..... held in freehold				
3. (II) At ..... held in hold				
4. (III) At ..... held in hold				
5. (*b*) Freehold land (including buildings) other than foregoing				
6. (*c*) Leasehold land (including buildings) other than foregoing				
7. (*d*)				
8. (*e*)				
B. DEBTS SECURED BY MORTGAGES OF LAND:—				
9. (*a*) Debts (other than item 10) secured by mortgages of land				
10. (*b*) Debts secured by mortgaged land held for sale				
11. (*c*) Interest due and accrued on items 9 and 10 and not included therein				
12. (*d*) Of the items mentioned in 9, 10 and 11 the sum of $..... is due by directors or officers of the Corporation (not extended)				
C. DEBTS NOT ABOVE ENUMERATED FOR WHICH THE CORPORATION HOLDS SECURITIES AS FOLLOWS:—				
13. (*a*) Debts secured by accepted Bills of Exchange				
14. (*b*) Debts secured by Municipal Bonds or Debentures				
15. (*c*) Debts secured by Public School Debentures				
16. (*d*) Debts secured by Loan Corporations' Debentures				
17. (*e*) Debts secured by Dominion Government Stock or Bonds				
18. (*f*) Debts secured by Stock or Bonds of any of the Provinces of Canada				
19. (*g*) Debts secured by Stock or Bonds of other Governments				
20. (*h*) Debts secured only by Permanent Stock or Shares of the Corporation				
21. (*i*) Debts secured only by Terminating Stock or Shares of the Corporation				
22. (*j*) Debts secured by				
23. (*k*) Debts secured by				
24. (*l*) Debts secured by				
25. (*m*) Debts secured by				
26. (*n*) Interest due or accrued on items 14 to 25 and not included therein				
D. UNSECURED DEBTS:				
27. (*a*)				
28. (*b*)				
29. (*c*)				
40. (*d*) Interest due or accrued on items 27 to 29 and not included therein				

BALANCE SHEET AS AT 31st DECEMBER, 1900 —*Continued.*

CR.—*Continued.*

		$	cts.	$	cts.
	I. ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.—*Continued.*				
	E. CASH :—				
31.	(*a*) On hand				
32.	(*b*) In bank as follows :—				
33.	(I) In the .. Bank at				
34.	(II) In the .. Bank at				
35.	(III) In the .. Bank at				
36.	(IV) In the .. Bank at				
	F. ASSETS NOT HEREINBEFORE MENTIONED :—				
37.	(*a*)				
38.	(*b*)				
39.	(*c*)				
40.	(*d*)				
41.	(*e*)				
42.	(*f*)				
	Total of assets owned beneficially by Corporation				
	NOTE.—Assets reported in 1899, but written off in 1900 (not extended) $				
	II. ASSETS NOT OWNED BENEFICIALLY BY CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE :—				
	A. AS GUARANTOR.				
	(*a*) Mortgage securities :—				
43.	(I) Principal				
44.	(II) Interest due and accrued				
	(*b*) Other securities :—				
45.	(I) Principal				
46.	(II) Interest due and accrued				
	B. AS TRUSTEE, REPRESENTATIVE, GUARDIAN, OR AGENT (WITHOUT GUARANTEE.)				
	(*a*) Mortgage securities :—				
47.	(I) Principal				
48.	(II) Interest due and accrued				
	(*b*) Other securities :—				
49.	(I) Principal				
50.	(II) Interest due and accrued				
51.	(*c*) Unsecured debts				
52.	(*d*) Uninvested Trust funds				
	Total of Assets II				
	NOTE.—Assets reported in 1899, but written off in 1900 (not extended) $				
	Grand total of Assets I and II				

RECEIPTS FOR THE YEAR ENDING 31st DECEMBER, 1900.

I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE.	Amount carried to earnings, maintenance or contingent account. (Column 1.)		Amount carried to Capital Account. Terminating Capital. (Column 2.)		Amount carried to Capital Account. Permanent Capital including Reserve. (Column 3.)		Total. (Column 4.)	
	$	c.	$	c.	$	c.		c.
A.—Balances from 31st December, 1899.								
Item No								
1. (*a*) Capital Account								
(*b*) Cash (not already shown under (1))								
2. (i) On hand								
3. (ii) In bank								
B.—Sums Received Wholly or Partly on Capital Stock:—								
4. (*a*) Calls on Joint Stock Permanent Capital								
5. (*b*) Premiums on (4)								
6. (*c*) Sales of fully paid Building Society Stock								
7. (*d*) Sales of prepaid Building Society Stock								
8. (*e*) Dues on Instalment Building Society Stock								
9. (*f*) Premiums on (6), (7) and (8)								
C.—Receipts on Account of Investments, Loans or Debts.								
(*a*) On Mortgages of Realty:								
10. (i) Principal								
11. (ii) Interest								
(*b*) On other securities:								
12. (i) Principal								
13. (ii) Interest or Dividends								
(*c*) Unsecured Debts								
14. (i) Principal								
15. (ii) Interest								
D.—Receipts from Real Estate Owned Beneficially by Corporation:—								
16. (*a*) Sales (not included in any of foregoing items)								
17. (*b*) Rent								
E.—Miscellaneous:—								
18. (*a*) Commission, Brokerage (or Remuneration as Corporate Agent, Trustees, etc.)								
19. (*b*) Premium or Bonus on Loans								
20. (*c*) Membership or Entry Fees (being income of corporation)								
21. (*d*) Fines								
22. (*e*) Forfeiture or Lapses. (*Extend into Column 1*)								
23. (*f*) Revivals of Terminating Stock. (*Extend into Column 2*)								
24. (*g*) Conversions of Terminating Stock into Permanent Stock (*Extend into Column 3*)								
F.—Borrowed Money —								
25. (*a*) Bank or other advances, discounts oa overdrafts								
26. (*b*) Borrowed by taking deposits								
27. (*c*) Borrowed on Debentures								
28. (*d*) Borrowed on Debenture Stock								
29. (*e*) Borrowed otherwise, viz:—								
G.—Receipts from Other Sources, viz:—								
30. (*a*)								
Totals								

RECEIPTS FOR THE YEAR ENDING 31st DECEMBER, 1900 —*Continued.*

II.—RECEIVED AS CORPORATE TRUSTEE, REPRESENTATIVE, GUARDIAN OR AGENT IN TRUST.	Amount carried to earnings, maintenance or contingent account.		Carried to Capital Account.		Total.	
A.—Balances from 31st December, 1899:—						
Item No.	$	c.	$	c.	$	c.
31. (*a*) Capital Account						
(*b*) Cash (not included in 31):—						
32. (i) On hand						
33. (ii) In bank						
B.—Received on Account of Investments, Loans or Debts:—						
34. (*a*) On Mortgages: Principal, $..... Interest, $						
35. (*b*) On other securities: Principal, $..... Interest, $						
36. (*c*) On Unsecured Debts: Principal, $..... Interest						
C.—Receipts from Real Estate:—						
37. (*a*) Sales (not included in foregoing items)						
38. (*b*) Rents*						
D.—Receipts from Other Sources, viz.:—						
39. (*a*)						
40. (*b*)						
41. (*c*)						
Totals						

*Includes rents of property acquired by purchase as exchange, or by foreclosure, or by quit claim deed.

† Under what authority and upon what terms have such advances been received by company.

Ans. .....

EXPENDITURE FOR THE YEAR ENDING 31st DECEMBER, 1900.

I.—EXPENDED ON CORPORATION ACCOUNT.

Item No.		Amount carried to Earnings, Maintenance or Contingent Account. (Column 1.)		Amount carried to Capital Account. Terminating Capital. (Column 2.)		Amount carried to Capital Account. Permanent Capital, including Reserve. (Column 3.)		Total. (Column 4.)	
	A.—SUMS LOANED OR INVESTED ON CAPITAL ACCOUNT.	$	c.	$	c.	$	c.	$	c.
1.	(*a*) Loaned on Mortgages of Realty (including item 7 (*c*) if no separate account therefor)								
	(*b*) Loaned or invested in other Securities, viz :—								
2.	(i)								
3.	(ii)								
4.	(iii)								
5.	(iv)								
6.	(*c*) Real Estate purchased								
7.	(*d*) Incumbrances on Realty paid off								
	(*e*) Insurance or taxes advanced on property mortgaged to the corporation								
	B.—EXPENDED ON STOCK ACCOUNT :—								
8.	Dividends paid on Permanent Stock (*Extend into Column 1*)								
	(*a*) Interest paid on Joint Stock Capital received in advance of calls. (*Extend into Column 1*)								
9.	Dividends paid on Terminating Stock. (*Extend into Column 1*)								
10.	Interest paid on Terminating stock. (*Extend into Column 1*)								
11.	Paid for Terminating Stock withdrawn. (*Extend into Column 1 or 2, divide between 1 and 2 as the case may be*)								
12.	Paid for Terminating Stock matured. (*Extend as in 11*)								
13	Profits paid on (11) and (12). *Extend as in 11*)								
14.	Paid for Terminating Stock retired. (*Extend into Column 2*)								
15.	Terminating Stock forfeited or lapsed. (*Extend into Column 2*)								
16.	Terminating Stock converted into Permanent. *Extend into Col. 2*)								
17.	Terminating Stock revived. (*Extend into Column 1*)								
	C.—BORROWED MONEY (OTHER THAN FOREGOING) OR INTEREST THEREON PAID, VIZ :—								
18.	(*a*) Bank Account (Principal and Interest)								
19.	(*b*) Deposits: Principal, $..... Interest, $								
20.	(*c*) Debentures issued in Canada. Principal, $.... Interest, $....								
21.	(*d*) Debentures issued elsewhere: Principal, $.... Interest, $....								
22.	(*e*) Debenture Stock issued in Canada: Principal, $.. Interest, $..								
23.	(*f*) Debenture Stock issued elsewhere: Principal, $.. Interest, $.								
24.	(*g*) Guarantees paid: Principal, $.... Interest, $.....								
	D.—MANAGEMENT EXPENSES (OTHER THAN FOREGOING) :—								
25.	(*a*) Salaries and Fees								
26.	(*b*) Commission or Brokerage								
27.	(*c*) Advances to Agents								
28.	(*d*) Stationery, Postage, Printing and Advertising								
29.	(*e*) Law Costs								
30.	(*f*) Fuel, Rent, Taxes (other than in 7) and Rates								
31.	(*g*) Travelling Expenses								
32.	(*h*) Registration Fee								
	E.—OTHER EXPENDITURES, VIZ :—								
33.	(*a*)								
34.	(*b*)								
35.	(*c*)								
36.	(*d*)								

	F.—BALANCE.	$	cts.
37.	(*a*) Cash on hand		
	(*b*) Cash in various banks as follows:		
38.	(i)		
39.	(ii)		
40.	(iii)		
41.	(iv)		
	Totals		

EXPENDITURE FOR THE YEAR ENDING 31st DECEMBER, 1900—*Con*

Item No.	II.—EXPENDED ON TRUST OR AGENCY ACCOUNT.	Amount carried to Earnings, Maintenance or Contingent Account		Amount carried to Capital Account.		Total.	
	A.—Loaned or Invested on Capital Account.	$	c.	$	c.	$	c.
42.	(*a*) Loaned on Mortgages of Realty						
	(*b*) Loaned or invested on or in other Securities, viz. :—						
43.	(i)						
44.	(ii)						
45.	(iii)						
46.	(iv)						
47.	(*c*) Real Estate purchased						
	(*d*) Incumbrances on Realty paid off, viz :—						
48.	(i) Principal						
49.	(ii) Interest						
	B.—Other Expenditures.						
50.	(*a*) Commission or Remuneration paid for Management of Estate, Trust or Agency (including item 26)						
51.	(*b*) Rents, Taxes and Rates						
52.	(*c*) Debts or obligations wholly or partly paid ; Principal, $.. Interest, $..						
53.	(*d*)						

	C.—Balance.	$	cts.
54.	(*a*) Cash on hand		
	(*b*) Cash in various banks as follows :—		
55.	(i)		
56.	(ii)		
57.	(iii)		
	Totals		

Miscellaneous Statement for the year ending 31st December, 1900.

		$	c.
1.	Amount of Debentures issued by the Corporation in Canada which will mature in 1901		
2.	Amount of Debentures issued by the Corporation elsewhere which will mature in 1901		
3.	Amount of other existing obligations of the Corporation which will mature in 1901		
4.	Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901		
5.	Average rate of interest per annum paid by the Corporation during 1900 on deposits? on debenture? ... on debenture stock?		
6.	Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty? ..... on other securities		
7.	Of the mortgages held by the Corporation $..... is on realty situate in Ontario, and $ .... is on realty situate elsewhere		
8.	Loans written off or transferred to real estate account during 1900		
9.	Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900? Number . Amount		
10.	Aggregate market value of the land mortgaged to the Corporation $		
11.	How often are the securities held by the Corporation valued?		
12.	(*a*) What officers of the Corporation are under bond and for what sum respectively?		
	(*b*) Are the said bonds executed by private securities or by Guarantee Companies?		
13.	When were the accounts of the Corporation last audited?		
14.	Names and addresses of the auditors respectively for 1900 and for 1901 (if appointed)		

County of }
}

We, President and Secretary of the Loan Corporation known as the , severally make oath and say, and each for himself says, that we are the above described officers of the said Corporation, and that we have each of us individually the means of verifying the correctness of the statement within contained of the affairs of the said Corporation, and that on the 31st of December, 1900, all the above described assets were the absolute property of the said Corporation, free and clear from any liens or claims thereon, except as hereinbefore stated, and we are satisfied that the foregoing statement, with the schedules and explanations herein contained and hereunto annexed, are a full and correct exhibit of all the liabilities and assets and of the income and expenditure, and of the general condition and affairs of the said Corporation on the 31st day of December, 1900, and for the year ending on that day.

Sworn before me at the in the County of } .....*President.*
this day of A.D. 1901. } .....*Secretary.*

Attach to this Annual Statement a certified copy of the Statement or Statements furnished to shareholders during the year ending 31st December, 1900, also a copy of the Auditors' Certificate. Loan Corporations Act, sections 91, 93 and 100.

I. LOAN COMPANIES.

A. COMPANIES HAVING ONLY PERMANENT STOCK.

DETAILED REPORTS OF THE SEVERAL COMPANIES.

AGRICULTURAL SAVINGS AND LOAN COMPANY.

Head Office, London, Ont.

Constating Instruments *

1872. Declaration of the Agricultural Investment Society and Savings Bank, under Consolidated Statutes of Upper Canada (1859), chap. 53, filed with the Clerk of the Peace for the County of Middlesex, Ontario, May 3rd, 1872.

1873. Instrument amalgamating the Society (under the above name) with the London Freehold and Leasehold Land Benefit Building Society, and with the London Union Savings, Loan and Permanent Investment Society; filed in above office April, 1873.

1877, July 23. Order-in-Council, Canada, changing corporate name to Agricultural Savings and Loan Company.

1877, July 28th. Order in-Council, Ontario, making same change of corporate name.

Lending and borrowing powers. Derived from the successive Public General Acts of the Province; Consolidated Statutes of Upper Canada, chap. 53; R. S. O. 1877, c. 164; R. S O. 1877, c. 169; R. S. O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Agricultural Savings and Loan Company of London, Ont., at the 31st of December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 109 Dundas street, in the City of London, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office :—

Daniel Regan, President, London, Ont.;	15th February, 1900,	21st February, 1901.
W. J. Reid, Vice-President, London, Ont.;	"	"
Thomas McCormick, Director, London, Ont.;	"	"
Thomas Beattie, Director, London, Ont.;	"	"
Thomas H. Smallman, Director, London, Ont.;	"	"
C. P. Butler, Secretary, London, Ont.;	"	"

A. Permanent capital stock: Total amount authorized $1,000,000; total amount subscribed, $630,200, as more particularly set out in Schedule A hereto.

Schedule A.

(a) Fixed and Permanent Capital Stock created by virtue of Building Society Acts

Description.	No. of Shares.	Par value of shares.	Total amount held.
1. Fully paid.....	12,604	$ c. 50 00	$ c. 630,200 00

List of Shareholders as at 31st December, 1900.

(Not Printed.)

* In this report the phrase "Constating Instruments" is used as in law books to signify the document or collected documents which fix the purposes, constitution and powers of the corporation. The original instruments mentioned in this Report or copies of the originals are in nearly all cases filed in the Department of Insurance for Ontario.—J. H. H.

Balance Sheet as at 31st December, 1900.

Dr. *Capital and Liabilities.*

	Capital (Liabilities to Stockholders or Shareholders).		
	A.—*Permanent Capital Stock or Shares.*		
1.	(*a*) Ordinary joint stock capital fully called : Total called $630,200... total paid thereon	$630,200 00	
4.	(*d*) Dividends declared in respect of (1), but not yet paid	18,906 00	
5.	(*e*) Unappropriated profits in respect of (1)	6,020 87	
6.	(*f*) Reserve fund in respect of (1)	192,000 00	
	Liabilities to the Public.		$847,126 87
27.	Deposits	597,633 68	
29.	Debentures payable in Canada	647,443 75	
30.	Interest due and accrued on (29)	8,090 45	
31.	Debentures payable elsewhere than in Canada	150,228 97	
32.	Interest due and accrued on (31)	782 99	
39.	Due on loans in process of completion or to pay assumed mortgages	41,794 30	
40.	Other liabilities to the public, viz :		
41.	(*a*) Auditors, English Agents, etc	882 25	
			1,446,856 39
	Total liabilities		$2,293,983 26

Cr. *Assets.*

	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—*Immovable Property Owned Beneficially by Corporation.*		
1.	(*a*) Office premises situate as follows :—		
2.	(i) At London, held in freehold	$26,000 00	
5.	(*b*) Freehold land (including buildings) other than foregoing	400 00	
	B.—*Debts Secured by Mortgages of Land.*		$26,400 00
9.	(*a*) Debts (other than item 10) secured by mortgages of land	2,193,256 97	
10.	(*b*) Debts secured by mortgaged land held for sale	6,548 44	
			2,199,805 41
	C.—*Debts not above Enumerated for which the Corporation holds securities as follows :*		
16.	(*b*) Debts secured by Loan Corporations' Debentures	6,119 67	
20.	(*h*) Debts secured only by permanent stock or shares of the corporation	1,611 28	
	E.—*Cash.*		7,730 95
31.	(*a*) On hand	4,976 95	
32.	(*b*) In bank	53,753 70	
	F.—*Assets not Hereinbefore Mentioned.*		58,730 65
37.	(*a*) Office furniture	500 00	
38.	(*b*) Rents accrued	816 25	
			1,316 25
	Total assets		$2,293,983 26

Cash Account.

Receipts for the year ending 31st December, 1900.

		(Col. 1.)	(Col. 4.)
	I.—Received by the Corporation for its Own Use.		
	A.—*Balances from 31st December, 1899.*		
2.	(i) On hand	$2,793 11	
3.	(ii) In bank	55,675 32	
			$58,468 43
	C.—*Receipts on Account of Investments, Loans or Debts.*		
	(*a*) On mortgages of realty :—		
10.	(i) Principal	198,086 75	
11.	(ii) Interest	113,407 98	
	(*b*) On other securities :		
12.	(i) Loans on stock	99 46	
13.	(ii) Loan Company's Debentures	10,243 72	
			321,837 91
	D.—*Receipts from Real Estate Owned Beneficially by Corporation.*		
17.	(*b*) Rents, offices	2,137 00	
	E.—*Miscellaneous.*		2,137 00
18.	(*a*) Commission, brokerage, (or remuneration, as corporate agent, trustee, etc.)	294 57	
	F.—Borrowed Money.		294 57
26.	(*b*) Borrowed by taking deposits	618,356 65	
27.	(*c*) Borrowed on debentures	284,107 08	
	G.—*Receipts from other sources, viz :*		902,463 73
30.	Bank interest	921 59	
			921 59
	Totals		$1,286,123 23

Cash Account.

Expenditure for the year ending 31st December, 1900.

I.—Expended on Corporation Account.

Item No.	A.—*Sums Loaned or Invested on Capital Account.*	(Col. 1.)	(Col. 4.)
1. (*a*)	Loaned on mortgages of realty, less amount retained to pay prior mortgages	$229,323 97	
7. (*b*)	Incumbrances on realty paid off	18,519 49	
			$247,843 46
	B.—*Expended on Stock Account.*		
8.	Dividends paid on permanent stock	$37,812 00	37,812 00
	C.—*Borrowed Money (other than foregoing) or Interest thereon Paid, viz.:*		
19. (*b*)	Deposits: principal, $643,303.56; interest, $287.15	$643,590 71	
20. (*c*)	Debentures issued in Canada: Principal, $170,620.00; interest, $23,610.20	194,230 20	
21. (*d*)	Debentures issued elsewhere: Principal, $82,246.66; interest, $7,385.86	89,632 52	
			927,453 43
	D.—*Management Expenses (other than foregoing).*		
25. (*a*)	Salaries and fees (including auditors)	$6,822 88	
26. (*b*)	Commission or brokerage	3,695 63	
28. (*d*)	Stationery, postage, printing and advertising	676 08	
29. (*e*)	Law costs	201 83	
30. (*f*)	Fuel, rent, taxes (other than in 7 and 32) and rates	2,144 73	
31. (*g*)	Travelling expenses	453 05	
32. (*h*)	Registration fee	155 00	
			14,149 20
	E.—*Other Expenditures, viz.:*		
33. (*a*)	Repairs to company's buildings	$134 49	134 49
	F.—*Balance.*		
37. (*a*)	Cash on hand and in banks		58,730 65
	Totals		$1,286,123 23

Miscellaneous Statement for the Year Ending 31st December, 1900

1. Amount of debentures issued by the corporation and payable in Canada, which will mature in 1901, $284,147.50.
2. Amount of debentures issued by the corporation and payable elsewhere, which will mature in 1901, $45,990.00.
3. Amount of other existing obligations of the corporation, which will mature in 1901, exclusive of deposits. *None.*
4. Amount of securities held by the corporation, which will mature and become payable to the corporation in 1901, $187,970.
5. Average rate of interest per annum paid by the corporation during 1900 on deposits, 3.338 per cent.; on debentures, 4.02 per cent.; on debenture stock, nil.
6. Average rate of interest per annum received by the corporation during 1900 on mortgages of realty, 5.508; on other securities, nil.
7. Of the mortgages held by the corporation, $2,199,805.41 is on realty situate in Ontario, and none on realty situate elsewhere.
8. Loans transferred to real estate account during 1900, $3,722.80.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the corporation in 1900, No. 3; amount, $8,558.75.
10. Aggregate market value of the land mortgaged to the corporation, $4,570,550.
11. How often are the securities held by the corporation valued? Annually.
12. (*a*) What officers of the corporation are under bond and for what sum respectively? Manager, $10,000; teller, $15,000; accountant, $2,000; ledger keeper, $2,000.
    (*b*) Are the said bonds executed by private sureties or Guarantee Companies? All Guarantee Company bonds except $5,000.
13. When were the accounts of the corporation last audited? For quarter ending 31st December, 1900.
14. Names and address of the auditors for 1900. George F. Jewell, F. C. A., and Andrew Dale, London.

THE ATLAS LOAN COMPANY.

Head Office, St. Thomas, Ont.

Constating Instruments.

1887. Incorporated as "The St. Thomas Loan Company" by declaration under R. S. O., 1887, c. 169, filed with the Clerk of the Peace for the County of Elgin, 4th August, 1887.

1891. 14th July, Order-in-Council, Ontario, changing corporate name to "The Atlas Loan Company."

1898. Special Act of Dominion of Canada incorporating the Atlas Loan Company, fixes the authorized capital stock at $2,000,000 divided into shares of $100; defines power to hold real estate, power to lend and power to borrow. Section 11 enacts: "Nothing herein contained shall be construed to exempt the company from the effect of any Act of any Province of Canada respecting building societies or loan companies which carry on business in such Province, and the head office of which society or company is in the Province."

Lending and borrowing powers: derived from R.S.O. 1887, c. 169, as continued by R.S.O. 1897, c. 205; 1900, c 27. See also the special Act of the Dominion above cited, and the special Act of the Dominion, 1899.

Annual Statement

Of the condition and affairs of the Atlas Loan Company of St. Thomas, Ontario, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the corporation is at No. 424 Talbot Street, in the City of St. Thomas, in the Province of Ontario.

The Board is constituted of five directors holding office for two years.

The directors and chief executive officers of the corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

W. H. Murch, President, St. Thomas. Ont.;	February, 1900,	February, 1902.
Robt. Potts, Vice- President, St. Thomas, Ont.;	" "	" "
W. Reekie, Director, St. Thomas, Ont.;	" 1899,	" 1901.
D. McLarty, Director, St. Thomas, Ont.;	"	"
M. Payne, Director, Port Stanley;	" 1900,	" 1902.
A. E. Wallace, Manager, St. Thomas.		

A.—Permanent capital stock: Total amount authorized, $2,000,000; total amount subscribed, $1,000,000, as more particularly set out in Schedule A hereto.

Schedule A.

(*b*)—*Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.*

Description.	Total amount held.			Total amount paid thereon.
	No. of shares.	Par value.	$ c.	$ c.
*2. 5 per cent called	10,000	$100	1,000,000 00	300,000 00

List of Shareholders as at 31st December, 1900.
(Not printed.)

*A call of 5% was made with privilege of paying a further amount until $300,000 had been paid.

Balance Sheet as at 31st December, 1900.

Dr. *Capital and Liabilities.*

	Capital (Liabilities to Stockholders or Shareholders).		
	A.—Permanent Capital Stock or Shares.		
1.	(*a*) Ordinary Joint Stock Capital 5 per cent. called; total called $50,000; total paid thereon	$ 50,000 00	
2.	(*b*) Joint Stock Capital paid in advance of calls *	250,000 00	
6.	(*f*) Reserve fund in respect of (1) and (2)	78,000 00	
7.	(*g*) Contingent fund in respect of (1) and (2)	1,135 03	
			$379,135 03
	Liabilities to the Public.		
27.	Deposits and Deposit Receipts (interest included) payable on notice	$675,263 61	
29.	Debentures issued in Canada	122,400 00	
31.	Debentures issued elsewhere than in Canada	19,398 89	
			817,062 50
	Total liabilities		$1,196,197 53

Cr. *Assets.*

	Assets of which the Corporation is the Beneficial Owner.	
	A.—Immovable Property and Securities Owned Beneficially by Corporation.	
1.	(*a*). Office premises situate as follows:	
2.	(i) At St. Thomas, Ontario, held in freehold	$ 8,500 00
	B.—Debts Secured by Mortgages of Land.	
9.	(*a*) Debts (other than item 10) secured by mortgages of land	610,179 64
	C.—Debts not above enumerated for which the Corporation holds Securities as follows:	
20.	(*h*) Debts secured only by permanent stock or shares of the corporation	8,150 00
22.	(*j*) Debts secured—stocks, bonds and debentures	478,475 59
	E.—Cash.	
32.	(*b*) In banks	90,892 30
	Total assets	$1,196,197 53

Cash Account.

Receipts for the year ending 31st December, 1900.

	1.—Received by the Corporation for its Own Use.	
	C.—Receipts on Account of Investments, Loans or Debts.	
	(*a*) On Mortgages of Realty:	(Col. 1.)
10.	(i) Principal	$201,324 12
11.	(ii) Interest	46,266 01
	(*b*) On other securities:	
12.	(i) Principal	33,901 90
	(ii) Interest included in 11.	
	F.—Borrowed Money.	
25.	(*a*) Bank advances	543,220 51
26.	(*b*) Borrowed by taking deposits	713,981 65
27.	(*c*) Borrowed on debentures	15,700 00
	Totals	$1,554,394 19

*A call of 5 per cent. was made with privilege to pay any further amount until $300,000 had been paid.

Cash Account.

Expenditure for the year ending 31st December, 1900.

1.—Expended on Corporation Account.

A.—*Sums Loaned or Invested on Capital Account.*

		(Col. 1.)
1. (*a*)	Loaned on Mortgages or Realty	$93,355 93
(*b*)	Loaned or invested in other securities, viz. :—Stocks, bonds and debentures	319,403 04

B.—*Expended on Stock Account.*

8.	Dividends paid on permanent stock	18,000 00

C.—*Borrowed money (other than foregoing) or interest thereon paid, viz.*

18.	(*a*)	Bank account (principal and interest)	606,720 38
19.	(*b*)	Deposits: Principal and Interest	482,779 72
20	(*c*)	Debentures issued in Canada. } Principal and interest	29,687 74
21.	(*d*)	Debentures issued elsewhere.. }	

D.—*Management Expenses (other than foregoing).*

25.	(*a*)	Salaries, stationery, printing and advertising	3,223 69
26.	(*b*)	Commission on loans	250 99
32.	(*h*)	Registration fees, taxes, directors and auditors.	972 70

F.—*Balance.*

37.	(*b*)	Cash in banks	$90,892 30	
		Totals		$1,554,394 19

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of Debentures issued by the Corporation in Canada which will mature in 1901, $3,000.00.
2. Amount of Debentures issued by the Corporation elsewhere which will mature in 1901, $1,546.91.
3. Amount of other existing obligations of the Corporation which will mature in 1901, deposits of which notice may be given.
5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 3.4 per cent.; on debentures, 4.1 per cent.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 6.1 per cent.; on other securities, 6.4 per cent.
7. Of the mortgages held by the Corporation, $610,179.64 is on realty situate in Ontario.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900: No. 6; amount, $29,980.88.
10. Aggregate market value of the land mortgaged to the Corporation, $1,204,000.
11. How often are the securities held by the Corporation valued? Half yearly.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $10,000. By Guarantee Companies.
13. When were the accounts of the Corporation last audited? Jannary 24th, 1901.
14. Names and address of the auditors respectively for 1900, T. Leitch and A. Campbell, St. Thomas.

THE BARRIE LOAN AND SAVINGS COMPANY, LIMITED.

Head Office, Barrie, Ont.

Constating Instruments.

Letters Patent of Incorporation, Canada, 14th April, 1881, issued under "The Canada Joint Stock Companies' Act, 1877," (40 V. c. 43 (D)).

The lending and borrowing powers are governed by R.S.C. (1886), c. 119, (continuing 40 V. c. 43 (D)). See also L. Corp. Act (R. S. O. 1897) c. 205 (1900), c. 27. As to the lending powers see R. S. C. c. 119, secs. 88 *et seq.* (continuing 40 V. c. 43 (D.)) secs. 89, 94, 95). As to the borrowing powers see R. S. C. (1886), c. 119, secs. 92 *et seq.* (continuing to 40 V. c. 43 (D.) secs. 91-93); see also by-law 17 of the Company.

Annual Statement

Of the condition and affairs of The Barrie Loan and Savings Company, Limited, of Barrie, Ont., at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on Dunlop street in the Town of Barrie, in the Province of Ontario.

The Board is constituted of six directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

N. Dyment, President, Barrie, Ont.;	5th February, 1900,	4th February, 1901.
J. McL. Stevenson, Vice-President, Barrie, Ont.	"	"
R. Laidlaw, Director, Toronto.	"	"
W. Laidlaw, Director, Toronto.	"	"
G. Shortreed, Director, Hillsdale, Ont.	"	"
S. Dyment, Director, Barrie, Ont.	"	"
R. Laidlaw, Manager, Toronto.	"	"
S. Dyment, Secretary, Barrie.	"	"

A. Permanent capital stock; Total amount authorized, $250,000; total amount subscribed, $117,500, as more particularly set out in Schedule A hereto.

Schedule A.

(*b*) *Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.*

Last call made: Date, 6th February, 1888; rate per cent., 15.20 per cent. of capital; gross amount, $3,800.00; amount paid thereon, $3,800.00.

Description.	No. of Shares.	Par Value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$ c.	$ c.	$ c.
1. Fully called.....	1,175	100	117,500 00	117,500 00	....

List of Shareholders as at 31st December, 1900.

(Not printed.)

Balance Sheet as at 31st December, 1900.

Capital and Liabilities.

Dr.

	Capital (Liabilities to Stockholders or Shareholders).		
	A.—*Permanent Capital Stock or Shares.*		
1.	(*a*) Ordinary joint stock capital fully called: Total called, $117,500.00; Total paid thereon	$117,500 00	
4.	(*d*) Dividends declared in respect of (1), but not yet paid	2,937 50	
5.	(*e*) Unappropriated profits in respect of (1)	3,775 34	
6.	(*f*) Reserve fund in respect of (1)	10,000 00	
			$134,212 84
	Liabilities to the Public.		
27.	Deposits: Payable on demand	$55,631 59	55,631 59
	Total liabilities		$189,844 43

Assets

Cr.

	I.—Assets of which the Corporation is the Beneficial Owner.		
	B.—*Debts Secured by Mortgages of Land.*		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	$157,003 61	
10.	(*b*) Debts secured by mortgaged land held for sale	29,151 72	
			$186,155 33
	E.—*Cash.*		
31.	(*a*) On hand	$527 91	
32.	(*b*) In bank	3,161 19	
			3,689 10
	Total assets		$189,844 43

Cash Account.

Receipts for the year ending 31st December, 1900.

	I.—Received by the Corporation for its Own Use.	
	A.—*Balance from 31st December, 1899.*	
2.	(i) On hand	$750 31
	(ii) In bank	831 27
	C.—*Receipts on account of Investments, Loans or Debts.*	
	(*a*) Mortgages of Realty:—	
10.	(i) Principal	63,663 77
11.	(ii) Interest	10,887 55
	F.—*Borrowed Money.*	
26.	(*b*) Borrowed by taking deposits	40,283 47
	Totals	$116,416 37

Cash Account.

Expenditure for the year ending 31st December, 1900

	(Col. 4.)
1.—Expended on Corporation Account.	
A.—Sums Loaned or Invested on Capital Account.	
1. (*a*) Loaned on Mortgages of Realty	$86,684 20
B.—Expended on Stock Account.	
8. Dividends paid on permanent stock	5,975 00
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:	
18. (*a*) Bank account	37 84
19. (*b*) Deposits: Principal, $19,121.84; interest, $18.86	19,140 70
D.—Management expenses (other than foregoing).	
25. (*a*) Salaries and fees	889 53
F.—Balance.	
37. (*a*) Cash on hand and in bank	3,689 10
Totals	$ 116,416 37

Miscellaneous Statement for the Year Ending 31st December, 1900.

5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 4 per cent.
6. Average rate of interest per annum received by the Corporation during 1900 on Mortgages of Realty, 5½ per cent.
7. Of the mortgages held by the Corporation $186,155.33 is on realty situate in Ontario.
10. Aggregate market value of the land mortgaged to the Corporation, $346,025.
11. How often are the securities held by the Corporation valued? No stated period.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Secretary-Treasurer, $5,000 by private sureties.
13. When were the accounts of the Corporation last audited? 2nd February, 1900.
14. Names and addresses of the auditors respectively for 1900, D. F. MacWatt, Esq., Barrie, Ont.; for 1901, W. C. Laidlaw, Toronto, and W. R. King, Barrie.

THE BRITISH CANADIAN LOAN AND INVESTMENT COMPANY, LIMITED

Head Office, Toronto, Ont.

Constating Instruments.

Incorporated on 12th April, 1876, by Special Act of Canada, 59 V. c. 57; which was amended by 40 V. (1877) c. 76 (D); and by 50-51 V. c. 110 (D).

For the lending powers. See 39 V. (1876) c. 57 (D) s. 3, as amended by 40 V. c. 76 (D).

As to the agency and guarantee powers. See 40 V. (1877) c. 76 (D) s. 2.

As to the borrowing powers. See 50-1 V. (1887) c. 110 (D), secs. 1, 6, 7.

As to the lending and the borrowing powers. See also L. Corp. Act, R.S.O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the British Canadian Loan and Investment Company (Limited), of Toronto, Ont., at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 52 Victoria street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

A. H. Campbell, President, Toronto, Ont.;	7th February, 1900,	6th February, 1901.
William Ince, Vice-President, Toronto, Ont.;	"	"
John Burns, Director, Toronto, Ont.;	"	"
Samuel Trees, " "	"	"
W. R. Brock, " "	"	"
Henry Pellatt, " "	"	"
J. H. M. Campbell, " "	"	"

Ernest S. Ball, Acting Manager, Toronto, Ont.

A. Permanent capital stock; total amount authorized, $5,000,000; total amount subscribed, $2,000,000, as more particularly set out in Schedule A hereto.

Schedule A.

(b)—Fixed and Permanent capital stock created by virtue of Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$ c.	$ c.	$ c.
1. Fully called, nil					
2. 20 per cent. called	20,000	100	2,000,000 00	398,481 60	1,518 40

List of Shareholders as at 31st December, 1900.

(Not printed.)

Balance Sheet as at 31st December, 1900.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders).

A.—*Permanent capital stock or shares.*

2. (b) Ordinary joint stock capital, 20 per cent. called; total called, $400,000; total paid thereon	$398,481 60
4. (d) Dividends declared in respect of (2) but not yet paid	9,962 04
6. (f) Reserve fund in respect of (2)	120,000 00
7. (g) Contingent fund in respect of (2)	10,637 04
Carried forward	$ 539,080 68

DR. BALANCE SHEET.—*Continued.*

Brought forward			$539,080 68
	LIABILITIES TO THE PUBLIC.		
27.	Deposits payable on demand	$ 1,348	
28.	Interest on deposits, due, or accrued or capitalized (included in 27)		
29.	Debentures issued in and payable in Canada	93,450 00	
30.	Interest due and accrued on (29)	228 08	
31.	Debentures issued elsewhere than in Canada	975,146 23	
32.	Interest due and accrued on (31)	7,490 59	
39.	Due on loans in process of completion or to pay assumed mortgages, etc.	1,544 65	
40.	Other liabilities to the public, viz:		
41.	(*a*) Due agents in Britain	790 66	
42.	(*b*) Unpaid accounts	160 84	1,080,159 34
	Total		$1,619,240 02

CR *Assets.*

	I. ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.		
	A. *Immovable Property Owned Beneficially by Corporation.*		
5.	(*b*) Freehold land, including buildings) other than foregoing		$ 128,182 42
	B.—*Debts Secured by Mortgages on Land.*		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	$1,165,321 30	
10.	(*b*) Debts secured by mortgaged land held for sale	138,214 66	
11.	(*c*) Interest due or accrued on items 9 and 10 and not included therein	53,578 21	1,357,114 17
	C.—*Debts not above Enumerated for which the Corporation Holds Securities as follows:*		
14.	(*b*) Debts secured by Municipal bonds or Debentures	50,270 60	
15.	(*c*) Debts secured by Public School Debentures	1,628 40	
20.	(*h*) Debts secured only by Permanent Stock or Shares of the Corporation (collateral security)	1,188 00	
22.	(*j*) Debts secured by collateral securities, stocks	39,792 05	
26.	(*n*) Interest due or accrued on items 14 to 25 and not included therein	129 13	93,008 18
	E.—*Cash.*		
31.	(*a*) On hand	2,990 55	
32.	(*b*) In banks:		
	In Canada	9,460 45	
	In England	11,690 32	24,141 32
	F.—*Assets not hereinbefore Mentioned.*		
37.	(*a*) Shares in Royal Bank of Scotland	15,058 98	
38.	(*b*) Sundry debtors (disbursements repayable by mortgagors)	1,134 95	
39.	(*c*) Office furniture and fixtures	600 00	16,793 93
	Toal assets		$1,619,240 02

Receipts for the year ending 31st December, 1900.

	I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE.			
	A.—*Balance from 31st December, 1899.*			
2.	(i) On hand	$ 1,546 76		
3.	(ii) In banks	46,474 41		$ 48,021 17
	C.—*Receipts on account of Investments, Loans or Debts.*			
	(*a*) On mortgages of realty:			
10.	(i) Principal		221,897 02	221,897 02
11.	(ii) Interest	89,839 75		89,839 75
	(*b*) On other securities..			
12.	(i) Principal (stock collaterals)		245,245 00	245,245 00
13.	(ii) Interest or dividends is included in item 11.			
	D.—*Receipts from Real Estate Owned Beneficially by Corporation.*			
16.	(*a*) Sales		18,004 73	18,004 73
17.	(*b*) Rents	6,426 21		6,426 21
	F.—*Borrowed Money.*			
27.	(*c*) Borrowed on debentures		36,110 65	36,110 65
	G.—*Receipts from other sources, viz.:*			
30.	(*a*) Reduction of premium on bonds owned by Company		66 82	66 82
	(*b*) Disbursements repaid by borrowers	15,564 53		15,564 53
	(*c*) Received from agents in Great Britain and others	2,156 75		2,156 75
	(*d*) Exchange	430 42		430 42
	Totals			$683,763 05

Expenditure for the year ending 31st December, 1900

I. Expended on Corporation Account.

A.—*Sums loaned or invested on Capital Account.*

	(Col. 1.)	(Col. 3.)	Total.
1. (*a*) Loaned on mortgage of realty		$50,968 82	
(*b*) Loaned or invested in other securities, viz:			
2. (i) On Stock collaterals		222,812 05	
			$273,780 87
7. (*e*) Insurance or taxes advanced on property mortgaged to the Company, and other disbursements	17,018 53		17,018 53

B.—*Expended on Stock Account.*

8. Dividends paid on permanent stock	19,924 08		19,924 08

C.—*Borrowed money (other than foregoing) or interest thereon paid, viz.:*

18. (*a*) Bank account, Interest on overdraft	200 28		200 28
19. (*b*) Deposits: Principal, $500.; interest $10.00	10 00	500 00	510 00
20. (*c*) Debentures issued in Canada: Principal, $81,126.06; interest, $5,112 87	5,112 87	81,126 06	86,238 93
21. (*d*) Debentures issued in Canada and payable elsewhere: Principal, $200,574.48; interest, $42,792.40	42,792 40	200,574 48	243,366 88

D.—*Management expenses (other than foregoing.)*

25. (*a*) Salaries and fees, including directors, and auditors' compensation	7,097 50	
26. (*b*) Commission	2,160 90	
27. (*c*) Advances to Agents in Britain	2,366 30	
28. (*d*) Stationery, postage, printing and advertising	444 01	
29. (*e*) Law costs	310 79	
30 (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	1,170 27	
31. (*g*) Travelling expenses, etc	406 87	
32. (*h*) Registration fees	130 00	
(*i*) Government taxes	278 53	
		14,365 17

E.—*Other expenditures, viz.:*

33. (*a*) Taxes and other charges on real estate owned beneficially by the Company	4,216 99		4,216 99

F.—*Balance.*

37 (*a*) Cash on hand and in banks			24,141 32
Totals			$683,763 05

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of debentures issued by the Corporation and payable in Canada, which will mature in 1901, $13,200.
2. Amount of debentures issued by the Corporation in Canada, and payable elsewhere, which will mature in 1901, $229,463.33.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901, estimated $254,000.
5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 4 per cent.; on debentures, 3.85 per cent.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, and on other securities, 5.37 per cent.
7. Of the mortgages held by the Corporation, $1,077,390.62 is on realty situate in Ontario, and $226,145.34 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1900, $4,568.58.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900, No. 2; amount, $3,084.68.
10. Aggregate market value of the land mortgaged to the Corporation, $2,702,167 (estimated).
11. How often are the securities held by the Corporation valued? At the end of the company's financial year.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Acting Manager, $1,000; accountant, $2,000; stenographer, $500. By Guarantee Company.
13. When were the accounts of the Corporation last audited? To 31st December, 1900.
14. Names and addresses of the auditors respectively for 1900 and 1901 (if appointed), T. McCleary, Toronto; H. W. Eddis, F.C.A., Toronto.

THE BRITISH MORTGAGE LOAN COMPANY OF ONTARIO.

Head Office, Stratford, Ontario.

Constating Instruments.

Incorporated by Letters Patent of Ontario, dated October 5th, 1877 (Lib. 5, No. 52)' issued under R. S. O. 1877, c. 150, which Act was continued by R. S. O. 1887, c. 157' and was as to Loan Corporations superseded by 60 V. c. 38 (O), now R S O. 1897, c. 205 ; 1900, c. 27.

The lending and the borrowing powers of the company are derived from its Letters Patent and the above public general Statutes.

Annual Statement

Of the condition and affairs of The British Mortgage Loan Company of Ontario at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at Market street, in the City of Stratford, in the Province of Ontario.

The Board is constituted of eight directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office :

Hon. Thomas Ballantyne, President, Stratford ; 19th September, 1892, January, 1901.
John McMillan, Vice-President, Stratford ; 6th June, 1898, " 1901.
John W. Scott, Director, Listowel ; 16th July, 1877, " 1901.
Malcolm MacFarlane, Director, Stratford ; 20th January, 1887, " 1901.
George Innes, Director, Woodstock ; 12th January, 1883, " 1901.
John Parker, Director, Stratford ; 8th January, 1880, " 1901.
Herbert M. Johnson, Director, Stratford ; 6th June, 1898, " 1901.
Robert Morton, Director, Cassel ; 18th December, 1899, " 1901.
Wm. Buckingham, Manager and Secretary, Stratford ; 26th December, 1878, Undetermined.

A. Permanent capital stock : Total amount authorized, $5,000,000 ; total amount subscribed, $450,000, as more particularly set out in Schedule A hereto.

Schedule A.

(*b*) *Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies' Acts or Private Acts.*

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.
		$	$	$ c.
1. Fully paid by consent of Company	2,960	100	296,000	296,000 00
2. Ten per cent. on which has been paid by consent ...	1,540	100	154,000	93,214 46
Totals	4,500		450,000	389,214 46

List of Shareholders as at 31st December 1900

(Not printed.)

Balance Sheet as at 31st December, 1900.

Dr. *Capital and Liabilities.*

Capital (Liabilities of Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital not fully called, but paid up in full by consent of Company	$296,000 00	
2. (*b*) Ordinary joint stock capital, 10 per cent. called ; total paid thereon by consent of Company	93,214 46	
4. (*d*) Dividends declared in respect of (1), (2), but not yet paid	11,660 82	
5. (*e*) Unappropriated profits in respect of (1), (2)	2,094 40	
6. (*f*) Reserve fund in respect of (1), (2)	130,000 00	
		$532,969 68
Liabilities to the Public.		
27. Deposits, payable on notice	$593,415 76	
28. Interest on deposits, due, or accrued or capitalized	16,234 84	
29. Debentures issued in Canada	69,085 00	
30. Interest due and accrued on (29)	798 70	
		$679,534 30
Total liabilities		$1,212,503 98

Cr. *Assets.*

1.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
1. (*a*) Office premises situate as follows :		
2. (i) At Stratford, held in freehold	$6,000 00	
B.—Debts Secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	1,186,203 00	
C.—Debts not above enumerated for which the Corporation holds Securities as follows :		
20. (*h*) Debts secured only by Permanent Stock or Shares of the Corporation	1,736 00	
E.—Cash.		
32. (*b*) In bank	18,564 98	
Total assets		$1,212,503 98

Cash Account.

Receipts for the year ending 31st December, 1900.

I.—Received by the Corporation for its own use.	(Col. 1.)	(Col. 3.)	(Col. 4.)
A.—Balance from 31st December, 1899.			
(*b*) Cash (not already shown under (1)) :			
3. (i) In bank	$15,703 17		$15,703 17
B.—Sums Received Wholly or Partly on Capital Stock.			
4. (*a*) Paid on Joint Stock Permanent Capital in advance of calls		68,176 77	68,176 77
C.—Receipts on Account of Investments, Loans or Debts.			
(*a*) On Mortgages of Realty :—			
10. (i) Principal and Interest	347,684 13		
11. (ii) General interest, including interest on bank balances	989 40		
(*b*) On other Securities :—			
12. (i) Principal and Interest	3,987 50		
			352 661 03
D.—Receipts for Real Estate Beneficially Owned by Corporation.			
17. (*b*) Rent from tenants of Company's premises	517 56		517 56
F.—Borrowed Money.			
26. (*b*) Borrowed by taking deposits	586,689 28		
27. (*c*) Borrowed on debentures, including accrued interest not yet paid	12,583 70		599,272 98
Total	$968,154 74	$68,176 77	$1,036,331 51

Cash Account.

Expenditure for the year ending 31st December, 1900.

I. Expended on Corporation Account.

A.—*Sums Loaned or Invested on Capital Account.*

		(Col. 1.)	(Col 4.)
1.	(*a*) Loaned on Mortgage of Realty	$342,741 81	
	(*b*) Loaned or invested in other Securities, viz.:—		
7.	(*c*) Insurance and taxes advanced on property mortgaged to the Corporation	503 57	
			$343,245 38

B.—*Expended on Stock Account.*

8.	Dividends paid on permanent stock	20,698 05	20,698 05

C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.:*—

19.	(*b*) Deposits: Principal, $612,677.62; Interest, $18,463.26	631,140 88	
20.	(*c*) Debentures issued in Canada: Principal, $11,808.40. Interest, $2,785.27	14,591 67	
			645,732 55

D.—*Management Expenses (other than foregoing).*

25.	(*a*) Salaries and fees	4,759 50	
26.	(*b*) Commission on loans and inspection of land	987 85	
28.	(*d*) Stationery, postage, printing and advertising	349 20	
29.	(*e*) Law costs	67 50	
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	502 25	
32.	(*h*) Registration fee	105 00	
			6,771 30

E.—*Other Expenditures, viz.:*

33.	(*a*) Grants to President and Vice-President	350 00	
34.	(*b*) New furnace, etc., Company's building	710 00	
35.	(*c*) Sundries (caretaking and cleaning)	139 25	
36.	(*d*) Typewriter	120 00	
			1,319 25

F.—*Balance.*

37.	(*b*) Cash in bank	18 564 98
	Totals	$1,036,331 51

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901, $21,300.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901, None.
3. Amount of other existing obligations of the Corporation which will mature in 1901, None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901, $92,350.
5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 3 per cent.; on debentures, 4.15 per cent.; on debenture stock, none issued.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 5.3 per cent.; on other securities, 5.3 per cent.
7. Of the mortgages held by the Corporation $1,180,203 is on realty situate in Ontario, and none on realty situate elsewhere.
8. Loan written off during 1900, $131.05.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900, No. 1; amount, $3,100.
10. Aggregate market value of the land mortgaged to the Corporation, $2,110,000.
11. How often are securities held by the Corporation valued? Always yearly, sometimes oftener.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $10,000; the only other officer is the Accountant, and the Manager is held responsible for his fidelity; private sureties.
13. When were the accounts of the Corporation last audited? 12th January, 1901.
14. Names and addresses of the auditors respectively for 1900 and 1901 (if appointed), Wm. Davidson and Charles J. McGregor, M.A., Stratford.

THE BROCKVILLE LOAN AND SAVINGS COMPANY.

Head Office, Brockville, Ont.

Constating Instruments

Incorporated by declaration filed 11th May, 1885, with the Clerk of the Peace for the United Counties of Leeds and Grenville. This declaration was made by virtue of the "Building Societies Act," R. S. O. 1877, c. 164, continued by R. S. O. 1887, c. 169, and superseded by 60 V. c. 38 (O) now R. S. O. 1897, c. 205; 1900, c. 27.

The lending and the borrowing powers are derived from the above public general Acts.

Annual Statement

Of the condition and affairs of the Brockville Loan and Savings Company, Limited, of Brockville, Ont., at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at Court House Avenue, in the Town of Brockville, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

W. H. Cole, President, Brockville,	7th February, 1900,	6th February, 1901.
G. A. Starr, Vice-President, Brockville,	"	"
W. A. Gilmour, Director, Brockville,	"	"
D. Derbyshire, Director, Brockville,	"	"
D. W. Downey, Director, Brockville,	"	"
Edwin Abbot, Director, Brockville,	"	"
D. B. Jones, Managing Director, Brockville,	"	"
H. B. White, Secretary-Treasurer, Brockville,	"	"

A. Permanent capital stock: total amount authorized, $500,000; total amount subscribed, $350,000, as more particularly set out in Schedule A hereto.

Schedule A.

(a)—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	No. of shares.	Par values.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$ c.	$ c.	$ c.
Totals.....	7,000	50	350,000 00	180,005 00	169,995 00

List of Shareholders as at 31st December, 1900.

(Not printed)

Balance Sheet as at 31st December, 1900.

Capital and Liabilities.

Dr.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called; total called $350,000. Total paid thereon	$180,005 00	
4. (*d*) Dividends declared in respect of (1), but not yet paid	5,397 70	
6. (*f*) Reserve fund in respect of (1)	17,000 00	
7. (*g*) Contingent fund in respect of (1)	5,000 00	
		$207,402 70
Liabilities to the Public.		
27. Deposits	$217,026 68	217,026 68
Total liabilities		$424,429 38

Assets.

Cr

I.—Assets of which the Corporation is the Beneficial Owner.		
B.—Debts Secured by Mortgages of Land..		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$385,414 93	
10. (*b*) Debts secured by mortgaged land held for sale	23,315 00	
		$408,729 93
C.—Debts not above enumerated for which the Corporation Holds Securities as follows:		
20. (*h*) Debts secured only by Permanent Stock or Shares of the Corporation.		1,700 76
E.—Cash.		
31. (*a*) On hand	367 03	
32. (*b*) In Bank	13,341 66	
		13,708 69
F.—Assets not Hereinbefore Mentioned.		
37. (*a*) Office furniture and fixtures		290 00
Total assets		$424,429 38

Cash Account.

Receipts for the year ending 31st December, 1900.

I.—Received by the Corporation for its Own Use.		
A.—Balances from 31st December, 1899.		
1. (*b*) Cash (not already shown under (1))		$ 314 25
3. (ii) In Bank		8,712 86
B.—Sums Received Wholly or Partly on Capital Stock.		
4. (*a*) Calls on Joint Stock Permanent Capital		650 00
C.—Receipts on Account of Investments, Loans or Debts.		
(*a*) On Mortgages of Realty—		
10. (i) Principal		38,673 08
11. (ii) Interest		22,372 90
(*b*) On other Securities—		
12. (i) Principal		3,234 87
13. (ii) Interest or Dividends		206 70
F.—Borrowed Money.		
26. (*b*) Borrowed by taking deposits		117,059 31
Totals		$191,223 97

Cash Account.

Expenditure for the year ending 31st December, 1900

I. Expended on Corporation Account.

A.—*Sums Loaned or Invested on Capital Account.*

	Col. 1.	Col. 4.
1. (*a*) Loaned on Mortgages of Realty		$ 38,556 97
(*b*) Loaned or invested in other Securities—		
(1) On stocks		890 00
B.—*Expended on Stock Account.*		
8. Dividends paid on Permanent Stock	$10,765 80	10,765 80
C. *Borrowed Money (other than foregoing) or interest thereon paid.*		
18. (*a*) Bank account (interest)		4 39
19. (*b*) Deposits : Principal and interest		125,031 19
D: *Management Expenses (other than foregoing)*		2,266 93
F.—*Balance.*		
37. (*a*) Cash on hand and in Bank		13,708 69
Totals		$191,223 97

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901, none.

2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901, none.

3. Amount of other existing obligations of the Corporation which will mature in 1901, none.

5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 3½ per cent.

6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 6 per cent. ; on other securities, 5½ per cent.

7. Of the mortgages held by the Corporation $407,691.11 is on realty situate in Ontario, $1,038.82 is on realty situated elsewhere.

8. Loans written off or transferred to real estate account during 1900, $1,565.00.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900, number, 2 ; amount, $1,600.00.

10. Aggregate market value of the land mortgaged to the Corporation, $600,000.00.

11. How often are the securities held by the Corporation valued? Yearly.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Secretary-Treasurer only, $3,000. Private sureties.

13. When were the accounts of the Corporation last audited? January and July, 1900.

14. Names and address of the auditors for 1900 and 1901 (if appointed). Joseph Blakely, Esq., Toronto ; P. E. McNamara, Esq., Brockville.

CANADA LANDED AND NATIONAL INVESTMENT COMPANY (LIMITED).

Head Office, Toronto, Ontario.

Constating Instruments.

This Company was in 1891 constituted by an amalgamation of (I) The Canada Landed Credit Company with (II) The National Investment Company of Canada (Limited), and by the re-incorporation of the amalgamated Company. Of the two Companies so amalgamated:—

I. The Canada Landed Credit Company had been incorporated in 1858 by Special Act of the Province of Canada, 22 V. c. 133; A Special Act of 1859, 22 V. c. 105, increased the capital; the two foregoing Acts were amended by 29-30 V. (1866-7) c. 125. In 1873, an Act of Ontario, 36 V. c. 122, amended 22 V. c. 133, *supra*; in 1874 the powers of the Company were extended by 38 V. c. 73 (O.); in 1875 6 the capital was further increased by 39 V. c. 97 (O.); in 1882 the Special Acts of 1858 and 1859 *supra* were amended by 45 V. c. 72 (O.). In 1882 the Special Act of Canada, 45 V. c. 110, extended the Company's operations to Manitoba and the North-West Territories. In 1890 the Special Act of Ontario, 53 V. c. 128, authorized the Company to issue debenture stock, to become amalgamated with other Companies, etc. In 1891, Letters Patent of Canada, dated January, 1891, authorized the amalgamation of the Company with the National Investment Company of Canada. In 1891, Letters Patent of Ontario, dated 12th February, authorized the same amalgamation.

II. The National Investment Company of Canada had been incorporated by Letters Patent of Canada, dated 21st August, 1882, issued under 40 V. c. 43 (D.)

For the powers of the amalgamated Company, see the Letters Patent above cited; see also R. S. C. 1886, secs. 88-98, and sec. 101; see also the Loan Corporations Act, R. S. O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Canada Landed and National Investment Company, Limited, of Toronto, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 23 Toronto Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of ten directors holding office for one year.

The directors and chief exective officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

John L. Blaikie, President, Toronto;	24th January, 1900,	24th January, 1901.
John Hoskin, K.C., LL.D., Vice-President, Toronto;	24th January, 1900,	23rd January, 1901.
A. R. Creelman, K.C., Director,	"	"
Hon. Senator Gowan, LL.D., C.M.G., Director, Barrie	"	"
J. Kerr-Osborne, Director, Toronto	"	"
J. S. Playfair, Director "	"	"
Newman Silverthorn, Director, Summerville	"	"
John Stuart, Director, Hamilton	"	"
Frank Turner, C.E., Director, Bracondale	"	"
Hon. Jas. Young, Director, Galt	"	"
Edward Saunders, Manager, Toronto	"	"

A. Permanent capital stock: total amount authorized, $4,000,000; total amount subscribed, $2,008,000, as more particularly set out in Schedule A hereto.

Schedule A.

(*b*) *Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.*

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid calls
1. 50 per cent. called.	20,080	$100 00	$2,008,000 00	$1,004,000 00	....

List of Shareholders as at 31st December, 1900.

(Not printed.)

Balance Sheet as at 31st December, 1900

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders)			
A.—Permanent Capital Stock or Shares.			
2. (*b*) Ordinary joint stock capital, 50 per cent. called: total called, $1,004,000; total paid thereon		$1,004,000 00	
4. (*d*) Dividends declared in respect of (2), but not yet paid		31,082 75	
6. (*f*) Reserve Fund in respect of (2)		350,000 00	
7. (*g*) Contingent Fund in respect of (2)		12,164 62	
			$1,397,247 37
Liabilities to the Public.			
29. Debentures issued in Canada		$276,278 66	
30 Interest due and accrued on (29)		3,353 75	
31. Debentures issued elsewhere than in Canada		2,308,907 26	
32. Interest due and accrued on (31)		10,888 00	
33. Manitoba and N. W. Loan Company Debentures:—			
Balance of amount assumed by this Company	$26,597 68		
Reserved for interest accrued thereon	489 00		
Balance of debenture debt guaranteed by this Company.	214,446 77		
40. Other liabilities to the public, viz.:—		241,533 45	
(*a*) Balances at credit of borrowers on Sinking Fund loans		20,705 00	
(*b*) Sundry creditors		12,326 50	
			2,873,992 62
Total liabilities			4,271,239 99

Assets

Cr.	**I.—Assets of which the Corporation is the Beneficial Owner.**		
A.—Immovable property owned beneficially by Corporation.			
1. (*a*) Office premisee situate as followe:—			
2. (i) At Toronto, held in freehold.		$40,000 00	
5. (*b*) Freehold land (including buildings) other than foregoing		115,057 29	
6. (*c*) Leasehold land (including buildings) other than foregoing			
			$155,057 29
B.—Debts secured by Mortgages of Land.			
9. (*a*) Debts (other than item 10) secured by mortgages of land		$2,828,947 00	
10. (*b*) Debts secured by mortgaged land held for sale		399,005 45	
11. (*c*) Interest due or accrued on items 9 and 10 and not included therein		122,619 94	
			3,350,572 39
C.—Debts not above enumerated for which the Corporation holds securities as follows:			
14. (*b*) Municipal Bonds or Debentures owned by the Company		$172,306 03	
15. (*c*) Public School Debentures owned by the Company		39,560 13	
22. (*j*) Ontario Government Script owned by the Company		26,315 80	
24. (*l*) Debts secured by the Manitoba and North-West Loan Company*		214,446 77	
Loans on collateral security of Stocks and Debentures		196,286 00	
26. (*n*) Interest due or accrued on items 14 to 25 and not included therein		6,550 70	
E.—Cash.			655,465 43
31. (*a*) On hand		$2,685 01	
32. (*b*) In banks		102,485 49	
			105,170 50
F.—Assets not hereinbefore mentioned.			
39. (*c*) Advances on account of borrowers			4,974 38
Total assets			$4,271,239 99

* This is secured by a first mortgage on all the assets of the Company and the uncalled capital.

Cash Account.

Receipts for the Year Ending 31st December, 1900.

I.—Received by the Corporation for its Own Use.			
A.—Balance from 31st December, 1899.			
(*b*) Cash not already shown under (1):—			
2. (i) On hand			$1,082 94
3. (ii) In bank			228,283 27
C.—Receipts on account of Investments, Loans or Debts.			
(*a*) On Mortgages of Realty:—			
10. (i) Principal			448,569 01
11. (ii) Interest			202,352 64
(iii) Insurances advanced by Company			4,697 81
(*b*) On other securities:—			
12. (i) Principal			134,301 77
13. (ii) Interest or dividends			10,376 00
D.—Receipts from Real Estate Owned Beneficially by Corporation.			
17. (*b*) Rents			19,206 59
F.—Borrowed Money.			
27. (*c*) Borrowed on debentures			656,611 48
G.—Receipts from other sources, viz.:			
30. (*a*) Sundry creditors			1,750 35
(*b*) Sterling exchange			664 17
Totals			$1,747,896 03

Cash Account.

Expenaiture for the yeai ending 31st December, 1900

I.—Expended on Corporation Account.

A.—*Sums Loaned or Invested on Capital Account.*

1. (*a*)	Loaned on mortgages of realty	$347,425 14
(*b*)	Loaned on stocks and debentures	325,005 00
(*d*)	Incumbrances on realty paid off	15,674 25
(*e*)	Insurance or taxes advanced on property mortgaged to the Corporation	4,588 12

B.—*Expended on Stock Account.*

8.	Dividends paid on permanent stock	$60,106 50

C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.:*

20. (*c*)	Debentures issued in Canada: Principal, $24,339; interest, $11,594.58.	$35,933 58
21. (*d*)	Debentures issued elsewhere: Principal, $719,006.17; interest, $90,163.44	809,169 61

D.—*Management Expenses (other than foregoing).*

25. (*a*)	Salaries and fees	
26. (*b*)	Commission or brokerage	
28. (*d*)	Stationery, postage, printing and advertising	$31,445 44
30. (*f*)	Fuel, rent, taxes (other than in 7 and 32) and rates	
31. (*g*)	Travelling expenses	
33. (*h*)	Registration fee	205 00

E.—*Other Expenditures, viz.:*

33. (*a*)	Payments on account of borrowers	1,214 53
34. (*b*)	Payments on account of property owned	11,958 36

F.—*Balance.*

37. (*a*)	Cash on hand and in banks	105,170 50
	Totals	$1,747,896 03

Miscellaneous Statement for the Year Ending 31st December, 1900

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901, $37,100.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901, $503,087.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901, $205,117.
5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, none; on debentures, 3.78 per cent.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty 6.36 per cent.; on other securities, 4 per cent.
7. Of the mortgages held by the Corporation, $2,230,692.40 is on realty situate in Ontario, and $1,234,937.28 is on realty situate elsewhere.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900? No., 9; amount, $42,800.
10. Aggregate market value of the land mortgaged to the Corporation, $9,000,000.
11. How often are the securities held by the Corporation valued? Annually in the case of doubtful loans.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $5,000 Accountant and Cashier, $2,000 each; two Clerks, $2,000 and $500 respectively; Manager and Accountant in Winnipeg, $5,000 and $3,000 respectively. By Guarantee Companies.
13. When were the accounts of the Corporation last audited? Audited to 31st December, 1900.
14. Names and addresses of the auditors respectively for 1900 and 1901 (if appointed)? T. E. P. Trew, Toronto; H. W. Williamson, Toronto.

CANADA PERMANENT AND WESTERN CANADA MORTGAGE CORPORATION.

Head Office, Toronto, Ont.

Constating Instruments.

This Company was under the provisions of the special Act of Ontario, 63 V. c. 129, formed by the amalgamation of the Canada Permanent Loan and Savings Company, the Western Canada Loan and Savings Company, the Freehold Loan and Savings Company and the London and Ontario Investment Company, 63 Vic c. 129. (Ont.) See also special Act of Canada, 62 V. c. 101 (D.)

Annual Statement

Of the condition and affairs of the Canada Permanent and Western Canada Mortgage Corporation of Toronto at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at Nos. 14 and 16 Toronto street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of fifteen directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office.

George Gooderham, President, Toronto; 28th February, 1901; February, 1902.
J. Herbert Mason, } Vice-Presidents, Toronto; 28th February, 1901; February, 1902.
W. H. Beatty, } " " "
W. G. Gooderham, Director, " " "
W. D. Matthews, " " " "
C. H. Gooderham, " " " "
Ralph K. Burgess, " " " "
George W. Monk, " " " "
Alfred Gooderham, " " " "
George W. Lewis, " " " "
S. Nordheimer. " " " "
Frederick Wyld, " " " "
George F. Galt, Director, Winnipeg, Man.; 28th February, 1901; February, 1902.
R. T. Riley, " " " "
J. M. Robinson, " St. John, N.B.; " "
Walter S. Lee, General Manager, Toronto, " "
George H. Smith, Secretary, Toronto; " "

A Permanent capital stock; total amount authorized, $20,000,000; total amount subscribed, $5,951,350, as more particularly set out in Schedule A. hereto.

Schedule A.

Fixed and Permanent Capital Stock.

Description.	No. of Shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining uncalled.
		$	$	$	$
1. Fully called and paid.....	595,135	10	5,951,350	5,951,350	....

List of Shareholders as at 31st December, 1900.

(Not printed.)

Balance Sheet as at 31st December 1900

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders.)			
A.—Permanent Capital Stock or Shares.			
1. (*a*) Ordinary joint stock capital fully called; total called $5,951,350: total paid thereon		$5,951,350 00	
4 (*d*) Dividends declared in respect of (1) but not yet paid		179,358 40	
5. (*e*) Unappropriated profits in respect of (1)		106,015 59	
6. (*f*) Reserve fund in respect of (1)		1,490,057 38	
			$7,726,781 37
Liabilities to the Public.			
27. Deposits payable on notice		1,770,813 93	
28. Interest on deposits, due, or accrued or capitalized		62,787 92	
29. Debentures issued and payable in Canada		2,354,669 98	
30. Interest due and accrued on (29)		34,400 03	
31. Debentures issued in Canada payable elsewhere		9,711,324 27	
32. Interest due and accrued on (31)		60,284 29	
35. Debenture stock issued elsewhere than in Canada		954,499 23	
36 Interest due and accrued on (35)		19,108 80	
40. Other liabilities to the public, viz.:			
41. (*a*) Commission, salaries, etc		2,215 67	
			14,970,104 22
Total liabilitie s			$22,696,885 59

Cr *Assets.*

I.—Assets of which the Corporation is the Beneficial Owner.			
A —Immovable Property Owned Beneficially by Corporation.			
1. (*a*) Office premises situate as follows:			
2. (i) At Toronto, held in freehold		$428,489 03	
3. (ii) At Winnipeg, held in freehold		233,765 68	
5. (*b*) Freehold land (including buildings) other than foregoing		73,447 93	
8. (*c*) Office Furniture		7,904 42	
			$743,607 06
B —Debts Secured by Mortgages of Land.			
9 (*a*) Debts (other than item 10) secured by mortgages of land		18,696,275 94	
10. (*b*) Debts secured by mortgaged land held for sale		2,075,143 67	
11. (*c*) Interest due or accrued on items 9 and 10 and not included therein		242,886 22	
			21,014,305 83
C —Debts not above enumerated for which the Corporation holds securities as follows:			
14. (*b*) Municipal bonds or debentures owned by corporation		480,189 36	
15. (*c*) Public School Debentures owned by corporation		29,522 05	
20. (*h*) Debts secured only by Permanent Stock or Shares of the Corpor'n		171,711 12	
22. (*j*) Advances on Municipal bonds and Debentures and Stocks not owned by Corporation		107,518 05	
			788,940 58
E —Cash.			
31. (*a*) On hand		3,499 14	
32. (*b*) In banks in Canada		227,866 16	
In bank in England		12,642 55	
		244,007 85	
Less overdrawn Bank Account, London, England		93,975 73	
			150,032 12
Total assets			$22,696,885 59

Cash Account

Receipts for the year ending 31st December, 1900.

	I.—Received by the Corporation for its Own Use.	(Col. 4.)
	A.—*Balances from the 31st December, 1899.*	
2	(i) On hand	$3,740 70
3.	(ii) In bank	239,239 84
	C.—*Receipts on account of investments, loans or debts.*	
	(a) On mortgages of reality :—	
10.	(i) Principal	5,448,861 10
11.	(ii) Interest	
	(b) On other securities :—	
12.	(i) Principal	981,891 27
13.	(ii) Interest or Dividends	
	F.—*Borrowed Money.*	
26.	(b) Borrowed by taking deposits	818,499 96
27.	(c) Borrowed on Debentures	1,642,856 13
	G.—*Receipts from other sources.*	
30.	(a) Bank Interest and Exchange	7,737 06
	Totals	$9,142,826 06

Cash Account.

Expenditure for the year ending 31st December, 1900.

	I.—Expended on Corporation Account.	Total Col. 4.
	A.—*Sums Loaned or Invested on Capital Account.*	
1.	(a) Loaned on mortgages of realty	$3,603,418 13
	(b) Loaned or invested in other securities	1,071,873 32
	(c) Insurance taxes and charges advanced on property mortgaged to Corporation	148,780 65
	B.—*Expended on Stock Account.*	
8.	Dividends paid on permanent Stock	358,969 80
	Surplus re allotment of Capital, returned to shareholders	57,033 60
	C.—*Borrowed Money (other than foregoing) or interest thereon Paid, viz.:*	
19.	(b) Deposits: Principal and interest	891,831 44
20.	(c) Debentures issued in Canada: Principal, $629,952.17 ; interest, $88,079.42	718,031 59
21.	(d) Debentures issued elsewhere: Principal, $1,425,270 37 ; interest, $368,384.90	1,793,655 27
23.	(f) Debenture stock redeemed elsewhere: Principal, $6,083 33 ; interest, $38,219.86	44,303 19
	D.—*Management Expenses (other than foregoing).*	
26.	(b) Commission or Brokerage	31,094 88
28.	(d) Stationery, postage, printing, advertising, salaries, fuel, light, expenses, etc	197,164 51
29	(e) Law costs	478 05
32.	(f) Registration fees, Municipal and Government taxes	4,097 20
	E.—*Other Expenditure, viz.:*	
33.	(a) Alterations to Company's buildings	29,710 50
35.	(c) Bank interest and exchange	1,409 43
36.	(d) Preliminary expenses re amalgamation	40 942 38
	F.—*Balance.*	
37.	(a) Cash on hand and in bank	150,032 12
	Totals	$9,142,826 06

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of Debentures issued by the Corporation in Canada which will mature in 1901, $781,282.
2. Amount of Debentures issued by the Corporation elsewhere which will mature in 1901, $2,034,679.66.
3. Amount of other existing obligations of the Corporation which will mature in 1901, exclusive of deposits. None.
5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 3.5 per cent. ; on debentures, 3.60 per cent. ; on debenture stock, 4 per cent.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty and on other securities, approximately, 6.05 per cent.
7. Of the mortgages held by the Corporation $13,042,788 is on realty situate in Ontario, and $7,728,631 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1900, $63,903.95.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900. No., 173. Amount, $432,004.83.
10. Aggregate market value of the land mortgaged to the Corporation, $40,000,000.
11. How often are the securities held by the Corporation valued? Annually or oftener.
12. (a) What officers of the Corporation are under bond and for what sum respectively? All officers holding responsible positions give bonds satisfactory to the Corporation.
13. When were the accounts of the Corporation last audited? December 31, 1900.
14. Names and address of the auditors respectively for 1900 and 1901 (if appointed). J. E. Berkely Smith, Henry Barber, F. C. A., and A. F. Osler, Toronto.

THE CANADIAN SAVINGS AND LOAN COMPANY, OF LONDON, CANADA.

Head Office, London, Ontario.

Incorporated under the Building Societies Act (Consol. Stat. U.C., c. 53) by declaration filed with the Clerk of the Peace for the County of Middlesex on the 2nd September, 1875. (D cl. Book I. 67).

The lending and borrowing powers are governed by the Loan Corporations Act, R.S.O., 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Canadian Savings and Loan Company of London, Canada, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 420 Richmond street, in the City of London, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December 1900, were as follows, together with their respective terms of office:

Robert Fox, President,	London, Ont.,	14th February, 1900;	13th February, 1901.
John Christie, Vice-President,	"	"	"
John W. Jones, "	"	"	"
A. B. Cox, Director,	"	"	"
A. T. McMahen, "	"	1st January, 1901;	"

Malcolm H. Rowland, Manager, London, Ont., 1st March, 1897.

A Permanent capital stock; Total amount authorized, unlimited; total amount subscribed, $75 000, as more particularly set out in Schedule A hereto

Schedule A

(a) *Fixed and Permanent Capital Stock created by virtue of Building Society Acts.*

Description.	Total amount issued and substituted at 31st December, 1900.			Total amount of actual payments thereon	Total amount unpaid and constituting an asset of the Corporation.
	Number of shares.	Par value of shares.	—		
		$	$	$	$
1. Fully paid	15,000	50	750,000	750,000	.....

List of Shareholders as at 31st December, 1900.

(Not printed.)

Balance Sheet as at 31st December, 1900

Capital and Liabilities.

Dr.

Capital (Liabilities of Stockholders or Shareholders.)

A.—*Permanent Capital Stock or Shares.*

1. (a) Ordinary capital fully called. Total called, $750,000; Total paid thereon	$750,000 00		
5. (e) Unappropriated profits in respect of (1)	3,369 20		
6. (f) Reserve fund in respect of (1)	250,000 00		
			$1,003,369 20

Liabilities to the Public.

27. Deposits; payable on demand, $689,540.84; payable on notice, $21,152.80	$710,693 64		
28. Interest on deposits, due, or accrued or capitalized (included in 27)			
29. Debentures issued and payable in Canada	406,340 54		
30. Interest due and accrued on (29)	4,575 27		
			1,121,609 45
Total liabilities			$2,124,978 65

Assets.

CR

I.—ASSETS OF WHICH THE COMPANY IS THE BENEFICIAL OWNER.

A.—*Immovable Property Owned Beneficially by Corporation.*

1. (*a*)	Office premises situated as follows:—		
2.	(i) At London, Ontario, held in freehold		$20,000 00
	B.—*Debts Secured by Mortgages of Land.*		
9. (*a*)	Debts (other than item 10) secured by mortgages of land	$2,011,940 85	
10. (*b*)	Debts secured by mortgaged land held for sale	6,937 90	
			2,018,878 75
	C.—*Debts not above Enumerated for which the Corporation holds Securities as follows:*—		
20. (*h*)	Debts secured only by permanent stock or shares of the Corporation	28,701 65	
21. (*i*)	Debts secured by Loan Company Debentures and accrued interest	2,031 25	
			30,732 90
	E.—*Cash.*		
31. (*a*)	On hand	3,554 55	
32. (*b*)	In bank	51,562 45	
			55,117 00
	F.—*Assets not hereinbefore mentioned.*		
37. (*a*)	Rents due and unpaid		250 00
	Total		$2,124,978 65

CASH ACCOUNT.

Receipts for the Year Ending 31st December, 1900.

I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE.

A.—*Balance from 31st December, 1899*

		(Col. 4.)
(*b*)	Cash (not already shown under (1)).	
	(i) On hand	$ 3,018 57
3.	(ii) In bank	18,538 92

C.—*Receipts on Account of Investments, Loans or Debts.*

(*a*)	On mortgages of realty :—	
10.	(i) Principal }	276,407 22
11.	(ii) Interest }	
(*b*)	On stocks, repayment of loans :—	
12.	(i) Principal }	8,906 94
13.	(ii) Interest or dividends }	

D.—*Receipts from Real Estate Owned Beneficially by Corporation.*

16. (*a*)	Sales	5,900 00
17. (*b*)	Rent of office building	447 00

E.—*Miscellaneous.*

19. (*b*)	Premium or bonus on loans	1,481 46

F.—*Borrowed Money.*

26. (*b*)	Borrowed by taking deposits	1,150,956 34
27. (*c*)	Borrowed on debentures	232,333 35

G.—*Receipts from Other Sources.*

30. (*a*)	Interest on Loan Company debentures for one half year	37 50
	Totals	$1,698,027 30

Cash Account.

Expenditure for the Year ending 31st December, 1900.

I.—Expended on Corporation Account.

A.—*Sums Loaned or Invested on Capital Account.*

1.	(*a*) Loaned on mortgages of realty		$236,752 94
	(*b*) Loaned or invested in other securities, viz.:—		
2.	(i) To shareholders on their stock		12,446 00
	(ii) Loan Company debentures and accrued interest		2,018 70

B.—*Expended on Stock Account.*

8.	Dividends paid on permanent stock	$45,000 00	45,000 00

C.—*Borrowed money (other than foregoing) or interest thereon paid, viz.:—*

19.	(*b*) Deposits: Principal, $1,161,562.82; Interest, $20,073.09		1,181,635 91
20.	(*c*) Debentures issued in Canada: Principal, $138,915.00; Interest, $13,148.55		152,063 55

D.—*Management Expenses (other than foregoing).*

25.	(*a*) Salaries and Fees	7,369 88
26.	(*b*) Commisson or Brokerage	1,828 75
28.	(*d*) Stationery, Postage, Printing and Advertising	617 26
29.	(*e*) Law Costs	162 64
30.	(*f*) Fuel, Rent, Taxes (other than in 7 and 32) and rates	1,746 64
31.	(*g*) Travelling Expenses and Inspector's Salary	713 28
32.	(*h*) Registration Fee	150 00

E.—*Other Expenditures, viz.* :—

33.	(*a*) Insurance on office buildings, guarantee bonds and Land Mortgage Co. fee	163 75
34.	(*b*) Repairs to office building	101 88
35.	(*c*) Office expenses, etc.	159 07

F.—*Balance.*

27.	(*a*) Cash on hand and in bank	55,117 00
	Total	$1,698,027 30

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901, $99,360.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901. None.
3. Amount of other existing obligations of the Corporation which will mature in 1901. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901, also overdue mortgages, $392,147.30.
5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 2.95 per cent.; on debentures, 3.9498 per cent.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 5.523 per cent.
7. Of the mortgages held by the Corporation $2,011,940.85 is on realty situate in Ontario and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account in 1900, $10,665.23.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900, No. 3; amount, $9,661.70.
10. Aggregate market value of the land mortgaged to the Corporation, $3,555,950.
11. How often are the securities held by the Corporation valued? Annually.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $5,000; teller, $5,000; accountant, $2,000, and ledger-keeper, $2,000. By Guarantee Companies.
13. When were the accounts of the Corporation last audited? 25th January, 1901.
14. Names and address of the auditors respectively for 1900: A. T. McMahen, London, Ont., and A. Ellis, London, Ont.

    For 1901, C. B. Edwards, B.A., London, Ont., and A. Ellis, London, Ont.

THE CENTRAL CANADA LOAN AND SAVINGS COMPANY

Head Office, Peterboro', Ont.

Constating Instruments.

1884, 7th March, Letters Patent of Ontario (Lib. 16, No. 67).

1890, 53 V., c. 129 (O); fixes the capital stock at $5,000,000 divided into 50,000 shares of $100 each (sec. 1); confirms the purchase of the assets of the Peterborough Real Estate Investment Co., Limited, (secs. 2-4); sanctions the issue of debenture stock (secs. 5-12); authorizes agencies in United Kingdom (13); defines the limit of borrowing powers

1893, 8th June, Letters Patent of Ontario amending the foregoing Letters Patent

1897, May 6th, Letters Patent of Ontario so amending the foregoing Letters Patent as to give the Company the Status of a Loan Company (and not the status of a Loaning Land Company) under the Loan Corporations Act.

As to lending powers see Letters Patent above cited.

Annual Statement

Of the condition and affairs of the Central Canada Loan and Savings Company at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 437 George street, in the Town of Peterborough, in the Province of Ontario.

The Board is constituted of fourteen directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 23rd January, 1901, were as follows, together with their respective terms of office:

Hon. Geo. W. Cox, Senator, President, Toronto, 23rd January, 1901, 23rd January, 1902.
Fred. G. Cox, Vice-President, " " "
E. R. Wood, " and Managing-Director, Toronto, " "
J. W. Flavelle, Director, Toronto, 23rd January, 1901, 23rd January, 1902.
Sir Thomas W. Taylor, " " " "
Richard Hall, " Peterboro', " "
Robert Jaffray, " Toronto, " "
Wm. McKenzie, " " " "
Chester D. Massey, " " " "
J. J. Kenny, " " " "
Rev. John Potts, D.D., " " " "
A. A. Cox, " Peterboro', " "
Frederick C. Taylor, " Lindsay, " "
J. H. Housser, " Toronto, " "
E. R. Wood, Managing-Director, Toronto, " "
F. W. Baillie, Secretary, " " "

A Permanent capital stock: Total amount authorized, $5,000,000; total amount subscribed, $2,500,000, as more particularly set out in Schedule A hereto.

Schedule A.

b.—Fixed and permanent Capital Stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares	Par value.	Total amount held.	Total amount paid thereon.
		$	$	$
1. Fully called	9,375	100	937,500	937,500
2. 20 per cent. called	15,625	100	1,562,500	312,500
Totals	25,000	.....	2,500,000	1,250,000

List of Shareholders as at 31st December, 1900.

(Not printed.)

Balance Sheet as at 31st December 1900.

Capital and Liabilities

Dr.

Capital (Liabilities to Stockholders or Shareholders)			
A.—Permanent Capital Stock or Shares.			
1. (*a*) Ordinary joint stock capital fully called : Total called, $937,500 ; total paid thereon	$ 937,500 00		
2. (*b*) Ordinary joint stock capital, 20% called : Total called, $312,500 ; total paid thereon	312,500 00		
4. (*d*) Dividends declared in respect of (1) and (2), but not yet paid	18,750 00		
5. (*e*) Unappropriated profits in respect of (1) and (2)	16 678 23		
6. (*f*) Reserve fund in respect of (1) and (2)	450,000 00		
			$ 1,735,428 23
Liabilities to the Public.			
27. Deposits, subject to notice	$ 1,207,280 81		
28. Debentures issued in Canada	1,686,394 97		
30. Interest due and accrued on (29)	26,226 98		
31. Debentures issued elsewhere than in Canada	1,523,883 93		
32. Interest due and accrued on (31)	8,197 79		
			4,451,984 48
Total liabilities			$ 6,187,412 71

Assets

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.			
A.—Immovable Property owned Beneficially by Corporation.			
1. (*a*) Office premises situate as follows :—			
2. (*i*) At Toronto, and other real estate held in freehold		$	208,490 81
B.—Debts secured by Mortgages of Land.			
9. (*a*) Debts (other than item 10) secured by mortgages of land	$ 1,063,315 25		
11. (*c*) Interest and rents due or accrued on items 2 and 9 and not included therein	50,758 69		
			$ 1,114 073 94
C.—Debts not above enumerated for which the Corporation holds securities as follows :			
22. (*f*) Loans on collateral security of stocks and bonds	$ 1,708,213 76		
23. (*g*) Bonds, stocks and debentures owned by Company	2,892,959 69		
26. (*i*) Interest due or accrued on items 22 and 23 and not included herein	78,720 42		
			4,679,893 87
E.—Cash.			
31. (*a*) On hand	19,870 01		
32. (*b*) In banks	164,781 24		
			184,651 25
F.—Assets not hereinbefore mentioned.			
37. (*a*) Sundry accounts due to Company			302 84
Total assets		$	6,187,412 71

Cash Account.

Receipts for the year ending 31st December, 1900.

		(Col. 1.)	(Col. 4.)
I.—Received by the Corporation for its Own Use.			
A.—Balance from 31st December, 1899.			
(*b*) Cash not already shown under (1)—			
2.	(i) On hand		$ 22,047 54
3.	(ii) In bank		112,582 41
C.—Receipts on account of investments, loans or debts.			
(*a*) On mortgages of realty—			
10.	(i) Principal	$ 453,999 13	
11.	(ii) Interest, including interest on loans on stock	177,440 17	
	(iii) Insurance and taxes advanced by Company	13,857 73	
			645,297 03
Forward			$ 779,926 98

	Brought forward		$779,926 98
	(*b*) On other securities, viz., stocks, bonds and debentures owned by Company.		
12.	(i) Principal	$2,062,330 89	
13.	(ii) Interest or dividends	154,296 08	
			2,216,626 97
	(*c*) Loans secured by stocks, bonds or debentures:		
14.	(i) Principal		1,436,795 18
15.	(ii) Interest (including item (11)):		
	D.—*Receipts from real estate owned beneficially by Corporation.*		
16.	(*a*) Sales (not included in any of foregoing items)	$37,392 36	
17.	(*b*) Rents	2,201 34	
			39,593 70
	F.—*Borrowed Money.*		
26.	(*b*) Borrowed by taking deposits		2,199,628 49
27.	(*c*) Borrowed on debentures		1,142,987 55
	Totals		$7,815,558 87

Cash Account

Expenditure for the year ending 31st December, 1900.

	1.—Expended on Corporation Account.	(Col. 1.)	Total (Col. 4)
	A.—*Sums Loaned or Invested on Capital Account.*		
1.	(*a*) Loaned on mortgages of realty		$ 72,511 03
	(*b*) Loaned or invested in other securities, viz.:		
2.	(i) On stocks, bonds and debentures		1,109,771 19
3.	(ii) Purchase of stocks, bonds and debentures		2,536,734 92
6.	(*c*) Real estate purchased, including Company's building		152,831 75
	(*c*) Insurances or taxes advanced on property mortgaged to the Corporation		12,300 93
	B. *Expended on Stock Account.*		
8.	Dividends paid on permanent stock		75,000 00
	C.—*Money borrowed (other than the foregoing) or interest thereon paid, viz.:*		
9.	(*b*) Deposits: Principal, $2,185,863.26; interest, $42,003.17		2,227,866 43
20.	(*c*) Debentures issued in Canada: $639,159.89: interest, $57,109,92		696,269 81
21.	(*d*) Debentures issued elsewhere: Principal, $636,669.46; interest, $66,755.23		703,424 69
	D.—*Management Expenses (other than foregoing)*		
25.	(*a*) Salaries and fees and special tax	$20,608 19	
26.	(*b*) Commission, expenses or brokerage on money borrowed or loaned	9,304 03	
28.	(*d*) Stationery, postage, printing and advertising	3,238 06	
29.	(*e*) Law costs	671 41	
30.	(*f*) Fuel, rent, taxes (other than 7 and 32) and rates	5,822 38	
32.	(*h*) Registration fee	257 00	
32½.	(*i*) Directors' compensation	2,295 00	
			44,196 07
	F.—*Balance.*		
37.	(*a*) Cash on hand and in banks		184,651 25
	Totals		$7,815,558 87

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901, $507,676.66.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901, £73,440.11.4.
5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 3½ per cent.; on debentures, sterling, 3.921 per cent.; currency, 4.019 per cent.
6. Average rate of interest per annum received by the Corporation during 1901 on mortgages of realty, 5.442 per cent.; on other securities, fluctuates.
7. Of the mortgages held by the corporation $1,060,859.36 is on realty situate in Ontario, and $2,455.89 is on realty situate elsewhere.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900? No., 8; amount, $29,875.88.
11. How often are the securities held by the Corporation valued? Doubtful loans are watched very closely, bonds and stocks and loans on stock watched daily.
12. (*a*) What officers of the Corporation are under bond, and for what sum respectively? All officers and clerks, by Guarantee Company.
13. When were the accounts of the Corporation last audited? To 31st December, 1900.
14. Names and addresses of the auditors, respectively for 1900, H. M. Pellat, Toronto, Ont.; James Hall, Peterborough, Ont.; John Aird, Winnipeg, Man. For 1901, H. M. Pellat, Toronto; James Hall Peterborough.

THE CHATHAM LOAN AND SAVINGS COMPANY.

Head Office, Chatham, Ontario.

Incorporated under the Building Societies' Act, R. S. O. 1877, c. 164, by declaration filed with the Clerk of the Peace for the County of Kent, 27th September, 1881.

The lending and the borrowing powers are governed by the Loan Corporations Act, R. S. O 1897, c. 205 ; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Chatham Loan and Savings Company of Chatham, Ontario, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on King street, in the City of Chatham, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office :

Archibald Bell,	President,	Chatham ;	14th February, 1900 ;	13th February, 1901.
Nathan H. Stevens,	Vice-President,	"	"	"
James Gardiner,	Director,	"	"	"
T. K. Holmes, M.D.,	"	"	"	"
Hugh Malcolmson,	"	"	"	"
Robert Ferguson, M.P.P.,	"	Thamesville ;	"	"
J. E. Thomas,	"	Chatham ;	"	"

S. F. Gardiner, Manager and Secretary, Chatham.

A. Permanent capital stock : total amount authorized, $1,000,000 ; total amount, subscribed, $354,100, as more particularly set out in Schedule A hereto.

Schedude A.

(*a*) *Fixed and Permanent capital stock created by virtue of Building Society Acts.*

Description.	Total amount issued and subsisting at 31st December, 1900.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the corporation.
	No. of shares.	Par value of shares.	—		
		$	$ c.	$ c.	$ c.
1. Fully Called.....	3,541	100	354,100 00.	264,953 48	89,146 52

List of Shareholders as at 31st December, 1900.

(Not printed)

Balance Sheet as at 31st December, 1900

Dr *Capital and Liabilities.*

	Capital (Liabilities to Stockholders or Shareholders.)		
	A.—*Permanent Capital stock or shares.*		
1. (*a*)	Ordinary permanent capital; total paid thereon	$264,953 48	
6. (*f*)	Reserve fund in respect of (1)	25,800 00	
			$290,753 48
	Liabilities to the Public.		
27.	Deposits payable on demand $41,223,63; payable on notice, 290 831,26	332,054 89	
28.	Interest on deposits, due or accrued or capitalized	11,983 78	
29.	Debentures issued in Canada	27,641 97	
30.	Interest due and accrued on (29)	1,128 83	
			372,809 47
	Total liabilities		$663,562 95

Cr *Assets*

	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—*Immovable property owned beneficially by Corporation.*		
1. (*a*)	Office premises situate as follows:—		
2.	(i) At the City of Chatham, held in freehold	$10,600 00	$10,600 00
	B.—*Debts secured by Mortgages of Land.*		
9. (*a*)	Debts (other than item 10) secured by mortgages of land	603,062 19	
10. (*b*)	Debts secured by mortgaged land held for sale	26,052 77	
			629,114 96
	E.—*Cash.*		
31. (*a*)	On hand	2,074 60	
32. (*b*)	In bank	21,567 05	
			23,641 65
	F.—*Assets not hereinbefore mentioned.*		
37. (*a*)	Office furniture and fixtures		206 34
	Total assets		$663,562 95

Cash Account.

Receipts for the Year Ending 31st December, 1900.

	I.—Received by the Corporation for its Own Use.		
	A.—*Balance from 31st December, 1899.*	(Col. 3.)	(Col 4.)
	(*b*) Cash (not already shown under (1)):—		
	(i) On hand		$5,873 58
3.	(ii) In bank		19,363 95
	B.—*Sums received wholly or partly on Capital Stock.*		
4 (*a*)	Paid on permanent capital	$5,729 27	
5 (*b*)	Premiums on (4)		26 00
	C.—*Receipts on account of Investments, Loans or Debts.*		
	(*a*) On mortgages of realty:—		
10.	(i) Principal		33,044 84
11.	(ii) Interest		32,750 68
	(iii) Extra interest		1,741 27
	D.—*Receipts from Real Estate Owned Beneficially by Corporation.*		
17. (*b*)	Rents		202 00
	F.—*Borrowed Money.*		
26. (*b*)	Borrowed by taking deposits		532,846 86
27. (*c*)	Borrowed on debentures		8,338 83
	G.—*Receipts from other sources, viz:*		
30. (*a*)	Interest on bank account and exchange		972 14
	Totals		$660,889 42

Cash Account

Expenditure for the Year Ending 31st December, 1900

	1.—Expended on Corporation Account.	(Col. 1.)	(Col. 4.)
	A.—Sums Loaned or Invested on Capital Account.		
1.	(*a*) Loaned on mortgages of realty		$70,159 93
	B.—Expended on Stock Account.		
8.	Dividends paid on permanent stock	$15,785 82	15,785 82
	C.—Borrowed Money (other than foregoing) or interest thereon paid, viz:		
19.	(*b*) Deposits: Principal, $527,442.02; interest, $11,983.78		539,425 80
20.	(*c*) Debentures issued in Canada: Principal, $6,534.54; interest, $1,128.83		7,663 37
	D.—Management Expenses (other than foregoing).		
25.	(*a*) Salaries and fees		3,838 00
26.	(*b*) Commission or brokerage		214 25
28.	(*d*) Stationery, postage, printing and advertising		289 90
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32) and rates		580 93
32.	(*h*) Registration fees		81 00
	E.—Other Expenditures.		
33	(*a*) Repairs to building		172 53
34.	(*b*) Office furniture		7 25
	F.—Balance.		
37.	(*a*) Cash on hand and in bank		23,641 65
	Totals		$660,889 42

Miscellaneous Statement for the Year Ending 31st December, 1900

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901, $1,815.00.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901, *nil.*
3. Amount of other existing obligations of the corporation which will mature in 1901, *nil.*
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901, $25,012.00.
5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 3.55 per cent.; on debentures, 4.167 per cent.; on debenture stock, *nil.*
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty 5.794 per cent.; on other securities, *nil.*
7. Of the mortgages held by the Corporation $603,062.79 is on realty situate in Ontario; and *nil* is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1900, *nil.*
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900; number 2; amount, $2,219.62.
10. Aggregate market value of the land mortgaged to the Corporation, $1,276,850.
11. How often are the securities held by the Corporation valued? When loans are taken.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, by private sureties, $8,000.00; teller, $1,000; clerk, $1,000 by Guarantee Company.
13. When were the accounts of the Corporation last audited? Completed January 24th, 1901.
14. Names and address of the auditors respectively for 1900 and 1901, J. R. Gemmill, Sheriff, and Geo. D Ross, Chatham, Ont.

THE CRÉDIT FONCIER FRANCO-CANADIEN.

Head Office, 30 St. James Street, Montreal.

As to the Paris Board of Management ("Paris Committee,") see 43 4 V. c. 60 (Q.) secs. 30-35. 47 V. c. 62 (Q.), Sched. A., Art. 51, enacts as follows: "The general meetings shall be held before the 31st of May in each year, either at the head office or at Paris, in France, according as there may be more shares to order held and stock certificates to bearer deposited in the Province of Quebec or in France, thirty days before the meeting."

Chief agent for Ontario: William Edwin Long, Toronto.

Constating Instruments.

43-4 V. c. 60, Province of Quebec: An Act to incorporate the Company, Schedule A to the Act contains the original constitution and laws of the Company: See Act of Quebec (1884), 47 V. c 52, *infra*.

44 V. c. 58, Dominion of Canada. Section 13 defines the Company's borrowing powers.

44 V. c. 51, Province of Ontario, empowers the Company to establish branch offices in Ontario to lend money, hold real estate in the Province, etc.

45 V. c. 84, Province of Quebec, amends 43-4 V. c. 60 (Q).

46 V. c. 85, Dominion of Canada, assimilates the powers of the Company to those of other loan companies.

47 V. c. 62, Province of Quebec. Schedule A to the Act contains the revised constitution and laws of the Company.

55-6 V. c. 29 (D. Criminal Code, 1892), by sec. 205 (6 d) exempts the company from the general law prohibiting lotteries.

Annual Statement

Of the condition and affairs and the Crédit Foncier Franco-Canadien (Loan Company) of Montreal, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 30 St. James Street, in the City of Montreal, in the Province of Quebec.

The chief agency for Ontario is situated at No. 28 Wellington street east, in the City of Toronto, in the Province of Ontario

The chief agent and attorney for Ontario is Wm. Edwin Long, and his address is Toronto, in the Province of Ontario.

The Board is constituted of ten directors holding office for three years.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

George Brolemann, President, Paris,	May, 1898.	May, 1901.
Hon. Mr. Justice Würtele, Vice-President, Montreal,	" 1899.	" 1902.
E. J. Barbeau, Director, Montreal,	" 1900.	" 1903.
René Brice, Director, Paris,	" 1898.	" 1901.
J. de Camondo, Director, Paris,	" "	" "
A. Denfert Rochereau, Director, Paris,	" 1899.	" 1902.
G. de Molinari, Director, Paris,	" "	" "
Hon. Mr. Justice Ouimet, Director, Montreal,	" 1900.	" 1903.
J. H. Thors, Director, Paris,	" "	" "
H. J. Barbeau, Director, Montreal,	" 1898.	" 1901.
M. Chevalier, Manager, Montreal,		
T. R. Nelson, Secretary, Montreal,		

A.—Permanent capital stock: Total amount authorized, $4,784 689; total amount subscribed, $4,784,689, as more particularly set out in Schedule A hereto.

SCHEDULE A.

(b) Fixed and permanent capital stock created by virtue of Joint Stock Companies' Act or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		francs.	$ c.	$ c.	$ c.
2. 25 per cent called ...	50,000	500	4,784,689 00	1,196,172 25	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1900.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1900.

DR. *Capital and Liabilities.*

CAPITAL (LIABILITIES TO STOCKHOLDERS OR SHAREHOLDERS).		
A—Permanent Capital Stock or Shares.		
2. (b) Ordinary joint stock capital, 25% called ; total called, $1,196,172.25 ; total paid thereon	$1,196,172 25	
4. (d) Dividends declared in respect of (2) $77,181.32 not yet paid.	1,592 47	
5. (e) Unappropriated profits in respect of (2) (29) and (31)	119,904 04	
6. (f) Reserve fund in respect of (2) (29) and (31)	81,623 80	
7. (g) Contingent fund in respect of (2) (29) and (31)	259,922 23	
		$1,659,214 79
LIABILITIES TO THE PUBLIC.		
29. Debentures issued in Canada	$75,210 06	
31. Debentures issued elsewhere than in Canada	6,445,786 14	
32. Interest due and accrued on (29) and (31)	69,675 18	
39. Due on loans in process of completion or to pay assumed mortgages	58,977 04	
40. Other liabilities to the public, viz.:		
41. (a) Sundries	1,063 06	
		6,650,711 48
Total liabilities		$8,309,926 27

Assets.

CR.

I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.		
A.—Immovable Property Owned Beneficially by Corporation.		
1. (a) Office premises situate as follows—		
2 (i) At Montreal, held in freehold	$36,2[illegible] 82	
3. (ii) At Quebec	14,3[illegible] 80	
5. (b) Freehold land (including buildings) other than foregoing	252,6[illegible] 25	
		$303 236 67
B.—Debts Secured by Mortgages of Land.		
9. (a) Debts (other than item 10) secured by mortgages of land.	$7,278,940 80	
11. (c) Interest due or accrued on item 9 and not included therein	85,744 08	
		7,364,684 88
C.—Debts not above enumerated for which the Corporation holds security as follows :		
16. (d) Debts secured by Loan Corporation Debentures	$41,736 96	41,736 96
E—Cash		
31. (a) On hand	300 00	
32. (b) In bank :		
In France	35,803 46	
In Canada	213,946 21	
		250,049 67
F.—Assets not Hereinbefore Mentioned.		
38. (b) Call loans	296,237 66	
39. (c) Interest accrued but not yet due	33,962 81	
40. (d) Sundries	20,017 62	
		350,218 09
Total assets		$8,309,926 27

Cash Account.

Receipts for the year ending 31st December, 1900.

		Col. 4.
	I.—Received by the Corporation for its Own Use.	
	C.—*Receipts on Account of Investments, Loans or Debts.*	
	(a) On mortgages of realty—	
11.	(ii) Interest	$369,636 79
	(b) On other securities—	
13	(ii) Interest accrued but not yet due	33,962 81
	(c) Unsecured Debts—	
15.	(ii) Interest on deposits in banks	14,150 14
	D.—*Receipts from Real Estate Owned Beneficially by Corporation.*	
17.	(b) Rents of office and other property	3,330 23
	E.—*Miscellaneous.*	
19.	(b) Premium or bonus on loans	3,235 54
	Totals	$424,315 51

Cash Account

Expenditure for the year ending 31st December, 1900

		Total (Col. 4)
	I.—Expended on Corporation Account.	
	C.—*Borrowed Money (other than foregoing) or Interest Thereon Paid, viz.:*	
20.	(c) Interest and sinking fund on debentures	$281,373 98
	D.—*Management Expenses (other than foregoing).*	
25.	(a) Salaries and fees	41,375 53
26.	(b) Commission or brokerage	1,031 50
27.	(c) Income tax	11,920 29
29	(e) Loss on exchange	791 93
	F.—*Balance.*	
37	(a) Profit and loss	87,822 28
	Totals	$424,315 51

Miscellaneous Statement for the Year Ending 31st December, 1900

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901. No answer.
3. Amount of other existing obligations of the Corporation which will mature in 1901. No answer
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901. Not possible to answer.
5. Average rate of interest per annum paid by the Corporation during 1900. On deposits, none; on debentures, about 4½%; on debenture stock, none.
6. Average rate of interest per annum received by the Corporation during 1900. On mortgages of realty, about 5%; on other securities, none.
7. Of the mortgages held by the Corporation $362,612.55 is on realty situate in Ontario, and $6,794 582.50 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1900, $29,068.56
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900. No record of proceedings kept.
10. Aggregate market value of the land mortgaged to the Corporation. $14,900,000.
11. How often are the securities held by the Corporation valued? At no regular periods.
12. (a) What officers of the Corporation are under bond and for what sum respectively? General Manager to the extent of 100 shares of the Company's stock, and the directors to the extent of 50 shares each.
13. When were the accounts of the Corporation last audited? February, 1901.
14. Names and addresses of the auditors for 1900. Hon. A. Desjardins, Montreal; Monsieur André Brisset, Montreal. For 1901, Hon. A. Desjardins and J. O. Gravel, Montreal.

CROWN SAVINGS AND LOAN COMPANY.

Head Office, Petrolia, Ontario.

Incorporated under the Building Societies Act, R.S.O., 1877, c. 164, by declaration filed with the Clerk of the Peace for the County of Lambton, 30th January, 1882.

The lending and the borrowing powers of the Company are now governed by the Loan Corporations Act, R.S.O., 1897, c. 205; 1900, c. 27; cf. R.S.O., 1877, c. 164, and R.S.O., 1887, c. 169.

Annual Statement

Of the condition and affairs of the Crown Savings and Loan Company of Petrolia at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at the Town of Petrolia, in the Province of Ontario.

The Board is constituted of nine directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

J. H. Fairbank,	President,	Petrolia;	1st February, 1900,	7th February, 1901.
J. L. Englehart,	Vice-President,	"	"	"
Frank Smith,	Director,	Sarnia;	"	"
Frank Ward,	"	Wyoming;	"	"
Allan Duncan,	"	"	"	"
John Kerr,	"	Petrolia;	"	"
N. Rainsberry,	"	Osborne;	"	"
Wm. Neil,	"	Bunyan;	"	"
Hugh Park,	"	Alvinston;	"	"
Wm. English,	Manager,	Petrolia;	"	"

A. Permanent capital stock: total amount authorized, $1,000,000: total amount subscribed, $200 000, as more particularly set out in Schedule A hereto.

Schedule A.

(*a*) — *Fixed and permanent capital stock created by virtue of Building Society Acts.*

Description.	Total amount issued and subsisting at 31st December, 1900.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value.	—		
		$	$	$	$
1. Fully called	4,000	50	200,000	191,655 00	8,345 00

List of Shareholders as at 31st December, 1900.

(Not printed.

Balance Sheet as at 31st December, 1900.

Dr *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders)		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called; total called, $200,000; total paid thereon	$191,655 00	
6. (*f*) Reserve fund in respect of (1)	32,500 00	
C.—Liabilities to Stockholders or Shareholders other than as already shown under A. or B., viz.		
24. Profit and loss balance	378 24	$224,533 24
Liabilities to the Public.		
27. Deposits	112,757 89	
29. Debentures issued in Canada	1,771 00	114,528 89
Total liabilities		$339,062 13

Cr *Assets.*

I.—Assets of which the Corporation is the Beneficial Owner.		
B.—Debts secured by Mortgages of Land.		
9 (*a*) Debts (other than item 10) secured by mortgage of land	$306,382 37	
C.—Debts not above enumerated for which the Corporation holds Securities as follows:		
14 (*b*) Debts secured by municipal bonds or debentures	28,686 86	
33. (*i*) Cash in bank	3,992 90	
Total assets		$339,062 13

Cash Account.

Receipts for the year ending 31st December, 1900.

I.—Received by the Corporation for Its Own Use.	Col. 1.	Col. 3.	Col. 4.
B.—Sums received wholly or partly on Capital Stock.			
4. (*a*) Calls on joint stock permanent capital		$1,100 00	
C.—Receipts on account of Investments, Loans or Debts.			
(*a*) On mortgages of realty:			
10. (i) Principal		55,257 26	
11. (ii) Interest	15,634 26		
(*b*) On other securities:			
12. Municipal debentures		3,181 11	
interest	1,368 37		
F.—Borrowed Money.			
26. (*b*) Borrowed by taking deposits		55,663 06	
G.—Receipts from other sources, viz.:			
30. (*a*) General Interest	359 03		
Totals	$17,361 66	$115,201 43	$132,563 09

Cash Account.

Expenditure for the year ending 31st December, 1900.

Expended on Corporation Account.

	Col. 1.	Col. 3.	Col. 4.
A.—*Sums loaned or invested on Capital Account.*			
1. (*a*) Loaned on mortgages of realty		$55,484 42	
(*b*) (i) Loaned on municipal debentures		2,774 35	
B.—*Expended on Stock Account.*			
8. Dividends paid on permanent stock	$9,575 80		
C.—*Borrowed money (other than foregoing) or interest thereon paid, viz.:*			
19. (*b*) Deposits: Principal, $48,947.25; interest, $3,421.65	$3,421 65	$48,947 25	
20. (*c*) Debentures issued in Canada: Principal, $4,094.50; interest, $218.65	218 65	4,094 50	
D.—*Management expenses (other than foregoing):*			
25. (*a*) Salaries and fees 26. (*b*) Commission or brokerage 28. (*d*) Stationery, postage, printing and advertising 29. (*e*) Law costs 30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates 32. (*h*) Registration fee	1,662 00		
E.—*Other expenditures, viz.:*			
33. (*a*) Bank overdraft repaid		2,391 57	
F.—*Balance.*			
37. (*b*) Cash in Bank		3,992 90	
Totals	$14,878 10	$117,684 99	$132,563 09

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901, $1,771.00.

2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901, none.

5. Average rate of interest per annum paid by the Corporation during 1900 on deposits 3.15 per cent; on debentures, 4.57 per cent.

6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 5⅓ per cent.; on other securities, 4 per cent.

7. Of the mortgages held by the Corporation all are on realty situate in Ontario.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900, none.

11. How often are the securities held by the Corporation valued? Once each year.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? None.

13. When were the accounts of the Corporation last audited? To 31st December, 1900.

14. Names and address of the auditors respectively for 1900 and 1901 (if appointed), Alex. M. McQueen, Petrolia, and Chas. Howell, Toronto, for 1900; Alex. McQueen, Petrolia, and J. M. Fowler, Petrolia, for 1901.

THE DOMINION SAVINGS AND INVESTMENT SOCIETY.

Head Office, London, Ontario.

Incorporated under chapter 53 of the Consolidated Statutes of Upper Canada as a Permanent Building Society, by declaration filed with the Clerk of the Peace for the County of Middlesex, 20th April, 1872.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S O. 1897, c. 205 ; 1900, c. 27 ; cf. Consol. Stat. U.C c. 53 ; R S.O. 1877, c. 164 ; and R S.O. 1887, c. 169.

Annual Statement

Of the condition and affairs of the Dominion Savings and Investment Society of London, Ontario, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 371 Richmond street in the City of London, in the Province of Ontario.

The Board is constituted of eight directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December 1900, were as follows, together with their respective terms of office :

Thomas H. Purdon, President, London, Ont.;	12th February, 1901,	11th February, 1902.
John Ferguson, Vice-President, London, Ont.;	"	"
W. J. McMurtry, Director, Toronto, Ont.;	"	"
Rev. J. H. Starr, Director, Toronto, Ont.;	"	"
Wm. Bettridge, M.B., Director, Strathroy, Ont.;	"	"
Hon. David Mills, Director, Ottawa, Ont.;	"	"
Francis Love, Director, London, Ont.;	"	"
Samuel Wright, Director, London, Ont.;	"	"
Nathaniel Mills, Manager, London, Ont ;	"	"

A.—Permanent capital stock : Total amount authorized, $1,500,000 ; total amount subscribed, $1 000,000, as more particularly set out in schedule A. hereto.

Schedule A.

(a)—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$ c.	$ c.	$ c.	$ c.
1. Fully called	20,000	50 00	1,000,000 00	934,531 31	65,468 69

List of Shareholders as at 31st December, 1900

(Not printed)

Balance Sheet as at 31st December, 1900.

Dr. *Capital and Liabilities.*

	Capital (Liabilities to Stockholders or Shareholders).		
	A.—*Permanent Capital Stock or Shares.*		
1.	(*a*) Ordinary joint stock capital fully called; Total called $934,200, total paid thereon	$ 934,200 00	
2.	(*b*) Ordinary joint stock capital per cent. called: Total called $331.31, total paid thereon	331 31	
4.	(*d*) Dividends declared in respect of 1 and 2 but not yet paid	18,684 00	
6.	(*f*) Reserve fund in respect of (1) (2)	30,000 00	
7.	(*g*) Contingent fund in respect of (1) (2)	20,922 41	
			$1,004,137 72
	Liabilities to the Public.		
27.	Deposits	783,571 47	
28.	Interest on deposits, due or accrued or capitalized (included in No. 27)		
29.	Debentures issued in Canada	217,914 72	
30.	Interest due and accrued on (29)	3,974 90	
31.	Debentures issued in Canada and payable elsewhere	262,095 30	
32.	Interest due and accrued on (31)	1,286 77	1,268,843 16
	Total liabilities		$2,272,980 88

Cr.	*Assets.*		
	I.—**Assets of which the Corporation is the Beneficial Owner.**		
	B.—*Debts secured by Mortgages of Land.*		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	$1,983,118 15	
10.	(*b*) Debts secured by mortgaged land held for sale	178,628 63	
12.	(*d*) Of the debts mentioned in items 9 and 10, the sum of $26,424 00 is due by directors or officers of the Corporation. (Not extended.)		2,161,746 78
	C.—*Debts not above enumerated for which the Corporation holds securities as follows:*		
20.	(*h*) Debts secured only by Permanent Stock or Shares of the Corporation		77,095 00
	E.—*Cash.*		
31.	(*a*) On hand	$ 2,113 02	
32.	(*b*) In banks	31,026 08	
			33,139 10
	F.—*Assets not hereinbefore mentioned.*		
37.	(*a*) Office fittings		1,000 00
	Total assets		$2,272,980 88

Cash Account

Receipts for the year ending 31st December, 1900.

	I.—**Received by the Corporation for its Own Use.**		Total (Col. 4.)
	A.—*Balances from 31st December, 1899.*		
	(*a*) Cash (not already shown under (1)):		
2.	(i) On hand		$ 3,204 60
3.	(ii) In banks		23,792 01
	C.—*Receipts on account of Investments, Loans or Debts.*		
	(*a*) On mortgages of realty:		
10.	(i) Principal about	$258,964 00	
11.	(ii) Interest "	126,655 92	
	(*b*) On other securities:		385,619 92
13.	(ii) Interest or dividends "		3,850 00
	D.—*Receipts from Real Estate owned beneficially by Corporation.*		
16.	(*a*) Sales (not included in any of foregoing items)	} included in Nos. 10 and 11.	
17.	(*b*) Rent		
	F.—*Borrowed Money.*		
26.	(*b*) Borrowed by taking deposits		881,086 46
27.	(*c*) Borrowed on debentures		238,735 66
	Totals		$1,536,288 65

Cash Account

Expenditure for the year ending 31st December, 1900.

I.—Expended on Corporation Account.

		(Col. 1.)	(Total Col. 4.)
	A.—*Sums Loaned or Invested on Capital Account.*		
1.	(*a*) Loaned on mortgages of realty		$367,446 64
	B.—*Expended on Stock Account.*		
8.	Dividends paid on permanent stock	$37,368 00	37,368 00
	C.—*Borrowed money (other than foregoing) or interest thereon paid, viz.:*		
19.	(*b*) Deposits: Principal, $880,542.17; Interest, $25,267.44		905,809 61
20.	(*c*) Debentures issued in Canada: Principal, $69,650.00; Interest, $5,581.72		75,231 72
21.	(*d*) Debentures issued elsewhere: Principal, $94,729.65; Interest, $11,114.88		105,844 53
	D.—*Management Expenses (other than foregoing).*		
25.	(*a*) Salaries and fees	$6,186 63	
26.	(*b*) Commission or brokerage	1,298 60	
28.	(*d*) Stationery, postage, printing and advertising	1,090 60	
30.	(*f*) Fuel, rent, taxes (other than 7 and 32), and rates	1,922 41	
31.	(*g*) Travelling expenses	99 15	
32.	(*h*) Registration fee	150 00	
			10,747 39
	E.—*Other Expenditures, viz.:*		
33.	(*a*) Telegrams and telephone	$129 20	
34.	(*b*) Sundries	572 46	
			701 66
	F.—*Balance.*		
37.	(*a*) Cash on hand and in bank	$33,139 10	33,139 10
	Totals		$1,536,288 65

Miscellaneous Statement for the Year Ending 31st December, 1900

1. Amount of debentures issued by the corporation in Canada which will mature in 1901, $143,850.00.
2. Amount of debentures issued by the corporation elsewhere which will mature in 1901, $84,850.33.
3. Amount of other existing obligations of the corporation which will mature in 1901, exclusive of deposits. None.
4. Amount of securities held by the corporation which will mature and become payable to the corporation in 1901, $315,994.
5. Average rate of interest per annum paid by the corporation during 1900 on deposits, 3.26 per cent.; on debentures, 4.61 per cent.
6. Average rate of interest per annum received by the corporation during 1900 on mortgages of realty, 5.01 per cent.
7. Of the mortgages held by the corporation, $2,161,746.78 is on realty situate in Ontario, and $—— is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1900, abortive sales, acquired by deed, etc., $7,217.05.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the corporation in 1900, No. 13; amount, $8,432.78.
10. Aggregate market value of the land mortgaged to the corporation, $3,389,685.17.
11. How often are the securities held by the corporation valued? Annually.
12. (*a*) What officers of the corporation are under bond and for what sum respectively? By Guarantee Companies, Manager, $10,000; Accountant, $5,000; Teller, $5,000; by private sureties, Ledger Keeper, $5,000.
13. When were the accounts of the corporation last audited? To 31st December, 1900.
14. Names and address of the auditors respectively for 1900 and 1901, (if appointed), J. K. McDiarmid, London, Ont.; John Lochead, London, Ont.

EAST LAMBTON FARMERS' LOAN AND SAVINGS COMPANY.

Head Office, Forest, Ontario. (Company's By-Law No. 29.)

Incorporated under the Building Societies Act, R. S. O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Lambton, 19th December, 1891.

The lending and the borrowing powers are governed by the Loan Corporations Act, R. S O. 1897, c. 205; 1900, c. 27; cf. R. S. O. 1887, c. 169.

Annual Statement

Of the condition and affairs of the East Lambton Farmers' Loan and Savings Company. of Forest, Ont., at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the corporation is at No. 74, S. S. King street in the town of Forest in the Province of Ontario.

The Board is constituted of eight directors holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

James Hutton, M.D.,	President,	Forest,	28th February,	1901,	28th February,	1903.
John Shaw,	Vice-President,	"	"		"	
P. Cairns,	Director,	"	"		"	
Wm. Nimmo,	"	"	"		"	
Geo. Smith,	"	Arkona,	"	1900	"	1902.
R. J. McCormick,	"	Warwick,	"		"	
D. P. Campbell,	"	Thedford,	"		"	
Thos. Sutcliffe,	"	Camlachie,	"		"	

N. Tripp, Manager-Secretary, Forest; 29th March, 1895, until change.

A.—Permanent capital stock: Total amount authorized, $500,000; total amount subscribed, $122,550 as more particularly set out in Schedule A hereto.

Schedule A.

(a) *Fixed and permanent capital stock created by virtue of Building Societies Acts.*

Description.	Total amount issued and subsisting at—			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the corporation.
	No. of shares.	Par value of shares.			
		$	$ c.	$ c.	$ c.
1. Fully paid.....	24,511	50	122,550 00	122,550 00	.....

List of Shareholders as at 31st December, 1900.

(Not printed.)

Balance Sheet as at 31st December, 1900.

Dr. *Capital and Liabilities*

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary Joint Stock Capital fully called: Total called, $122,550; Total paid thereon	$122,550 00	
4. (*d*) Dividends declared in respect of (1), but not yet paid	3,062 90	
6. (*f*) Reserve Fund in respect of (1)	10,433,08	
		$136,045 98
Liabilities to the Public.		
27. Deposits payable on notice	117,816 83	
37. Owing to banks	14,820 35	
		132,637 18
Total liabilities		$268,683 16

Assets.

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.		
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$258,512 94	
10. (*b*) Debts secured by mortgaged land held for sale	825 00	
11. (c) Interest due or accrued on items 9 and 10 and not included therein	8,026 42	
		$267,364 36
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
20. (*h*) Debts secured only by permanent stock or shares of the Corporation		800 00
E.—Cash.		
31. (*a*) On hand		218 80
F.—Assets not hereinbefore mentioned.		
38. (*b*) Office furniture		300 00
Total assets		$268,683 16

Cash Account.

Receipts for the Year Ending 31st December, 1900.

I.—Received by the Corporation for its Own Use.	(Col. 1.)	(Col. 3.)	(Col. 4.)
Balance from 31st December, 1899.			
(*b*) Cash (not already shown under (1)):—			
2. (i) On hand			$313 76
3. (ii) In bank, special deposit			379 09
B.—Sums Received Wholly or Partly on Capital Stock.			
4. (*a*) Calls on joint stock permanent capital		$12,000 00	
5. (b) Premiums on 4		600 00	
			12,600 00
C.—Receipts on Account of Investments, Loans or Debts.			
(*a*) On mortgages of realty:—			
10. (i) Principal	$28,145 64		
11. (ii) Interest	12,513 25		
(*b*) On other securities:—			40,658 89
12. (i) Principal			
F.—Borrowed Money.			
25. (*a*) Bank advances, discounts on overdraft	14,820 35		
26. (*b*) Borrowed money by taking deposits	112,584 73		
27. (*c*) Interest from bank, special deposit	28 20		127,433 28
Totals			$181,385 02

Cash Account

Expenditure for the Year Ending 31st December, 1900.

I.—Expended on Corporation Account.	(Col. 1.)	(Col. 4.)
A.—*Sums Loaned or Invested on Capital Account.*		
1. (*a*) Loaned on mortgages of realty	$63,217 75	
(*b*) Loaned on other securities :—		
2. (*i*) On stock	800 00	
B.—*Expended on Stock Account.*		$64,017 75
8. Dividends paid on permanent stock	5,782 45	5,782 45
C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.* :		
18. (*a*) Bank Account (interest)	268 64	
19. (*b*) Deposits : principal, $105,856.38 ; interest, $4,118.58	109,974 96	
D.—*Management Expenses (other than foregoing.)*		110,243 60
25. (*a*) Salaries and fees	788 00	
26. (*b*) Commission or brokerage	15 75	
28. (*d*) Stationery, postage, printing and advertising	51 95	
30. (*f*) Fuel, rent, taxes, (other than 7 and 32) and rates	150 00	
32. (*h*) Registration Fees	30 00	
E.—*Other Expenditures, viz.* :		1,035 70
33. (*a*) Provincial tax	72 15	
34. (*b*) Sundries	14 57	
F.—*Balance.*		86 72
37. (*a*) Cash on hand		218 80
Totals		$181,385 02

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901. *None.*
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901. *None.*
3. Amount of other existing obligations to the Corporation which will mature in 1901. *None.*
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901, $14,490.
5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 3½ per cent.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 5.35 per cent. On other securities, 6 per cent.
7. Of the mortgages held by the Corporation all is on realty situate in Ontario.
8. Loans written off or transferred to real estate during 1900. *None.*
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900. *None.*
10. Aggregate market value of land mortgaged to the Corporation $495,000.
11. How often are the securities held by the Corporation valued? Yearly.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $5,000. By Guarantee Company.
13. When were the accounts of the Corporation last audited? 16th January, 1901, for year ending 31st December, 1900.
14. Names and address of the auditors for 1900, F. W. Shaw and H. Barron, for 1901, H. Barron and Geo. Monroe.

THE ELGIN LOAN AND SAVINGS COMPANY.

Head Office, St. Thomas, Ontario.

Incorporated under the Building Societies Act, R. S. O. 1877, c. 164, by declaration filed with the Clerk of the Peace for the County of Elgin, 21st April, 1879.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205 ; 1900 c. 27 ; cf. R S.O. 1877, c. 164, and R S O. 1887, c 169.

Annual Statement

Of the condition of affairs of the Elgin Loan and Savings Company of St. Thomas, Ontario, at the 21st December, 1900.

The head office of the Corporation is at No. 346 Talbot street, in the City of St. Thomas, in the Province of Ontario.

The Board is constituted of eight directors, holding office for two years, four retiring each year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office :

D. McLarty, President,	St. Thomas,	12th	Feb'y,	1900,	2nd	Monday	Feb'y	1902.
John Baird, Vice, President	"	11th	"	1901	"		"	1903.
A. Murray, Director	"		"				"	
George Wegg, "	"		"				"	
L. Millington, "	"		"				"	
John McCausland, Director	"	12th	"	1900			"	1902.
D. K. McKenzie, "	"		"				"	
Albert Couse,	"		"				"	
George Rowley, Manager	"	21st	April,	1879,	Unlimited.			

A. Permanent capital stock : Total amount authorized, $625,000 ; total amount subscribed, $625,000, as more particularly set out in Schedule A hereto.

Schedule A.

(*a*) *Fixed and permanent capital stock created by virtue of Building Society Acts.*

Description.	Total amount issued and subsisting at 31st December, 1900.			Total amount of actual payments thereon	Total amount unpaid and constituting an asset of the corporation.
	No. Shares.	Par value.	—		
		$	$ c.	$ c.	$ c.
2. Partly called.....	12,500	50	625,000 00	236,296 57	388,703 43

List of Shareholders as at 31st December, 1900.

(Not printed)

Balance Sheet as at 31st December, 1900.

Dr

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders.)		
A.—Permanent Capital Stock or Shares.		
2. (*b*) Ordinary joint stock capital 50 per cent. called ; total called, *$312,500, total paid thereon	$236,296 57	
6. (*f*) Reserve fund in respect of (2)	19,000 00	
7. (*g*) Contingent fund in receipt of (2)	4,052 68	
		$259,349 25
Liabilities to the Public.		
27. Deposits : Payable on demand $136,011.01 payable on notice ; $42,000	178,011 01	
37. Owing to banks (including interest and accrued)	3,132 91	
		181,143 92
Total liabilities		$440,493 17

Assets

Cr

1. Assets of which the Corporation is the Beneficial Owner		
A.—Immovable Property owned Beneficially by Corporation.		
5. (*b*) Freehold land (including buildings), other than foregoing		$2,427 25
B.—Debts Secured by Mortgages of Lands.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$405,481 20	
10. (*b*) Debts secured by mortgaged land held for sale	22,018 16	
		$427 499 36
C.—Debts not above Enumerated for which the Corporation holds Securities as follows :		
20. (*h*) Debts secured only by permanent stock or shares of the Corporation		10,272 81
E.—Cash.		
32. (*b*) On deposit Loan Company, St. Thomas.		293 75
Total assets		$440,493 17

Cash Account.

Receipts for the year ending 31st December, 1900.

	(Col. 1)	(Col. 3.)	(Total Col. 4.)
1.—Received by the Corporation for its Own Use.			
A.—Balance from 31st December, 1899.			
1. (*b*) Cash in hand and in bank			$2,065 24
B.—Sums Received Wholly or Partly on Capital Stock.			
4. (*a*) On Joint Stock permanent capital		$1,931 27	1,931 27
C.—Receipts on Account of Investments, Loans or Debts.			
(*a*) On mortgages of realty :—			
10. (i) Principal	$47,628 76		
11. (ii) Interest	24,536 83		
			$72,165 59
F.—Borrowed Money.			
25. (*a*) Bank or other advances, discounts or overdrafts	3,132 91		
26. (*b*) Borrowed by taking deposits	260,449 59		
			263,582 50
G.—Receipts from other sources, viz.:—			
30. (*a*) Interest from Bank and Loan Co'y	40 25		
			40 25
Totals			$339,784 85

Cash Account.

Expenditure for the year ending 31st December, 1900

I.—Expended on Corporation Account.	(Col. 1.)	(Total Col. 4.)
A.—*Sums Loaned or Invested on Capital Account.*		
1. (*a*) Loaned on mortgages of realty	$33,939 61	$33,939 61
B.—*Expended on Stock Account.*		
8. Dividends paid on permanent stock	11,758 42	11,758 42
C.—*Borrowed Money (other than foregoing) or Interest thereon paid, viz.:*		
18. (*a*) Bank account, interest	302 93	
19. (*b*) Deposits: Principal, $285,120.11; interest, $6,426.47	291,546 58	
		291,849 51
D.—*Management Expenses (other than foregoing).*		
25. (*a*) Salaries and fees	1,181 25	
26. (*b*) Commission or brokerage	14 95	
28. (*d*) Stationery, postage, printing and advertising	108 00	
30. (*f*) Fuel, rent, taxes (other than 7 and 32) and rates	431 61	
32. (*h*) Registration Fee	55 00	
33. (*j*) Ontario Tax	152 75	
		1,943 56
F.—*Balance.*		
(*b*) Cash in Loan Company		293 75
Totals		$339,784 85

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901. None.
3. Amount of other existing obligations of the Corporation which will mature in 1901. No obligations except to depositors.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901. None, excepting mortgages.
5. Average rate of interest per annum paid by the Corporation during 1900 on deposits. About 3.5 per cent.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty. About 5.5 per cent.
7. Of the mortgages held by the Corporation $127,499.36 is on realty situate in Ontario, and none on realty situate elsewhere.
8. Loans written off during 1900, $800.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900. No. 1; amount, $3,500.
10. Aggregate market value of the land mortgaged to the corporation, about $638,000.
11. How often are the securities held by the Corporation valued? In some instances annually or oftener.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? The Manager, $10,000.
    (*b*) By private bonds and Guarantee Co.
13. When were the accounts of the Corporation last audited? 30th January, 1901.
14. Names and addresses of the auditors respectively for 1900 and 1901 (if appointed). Thomas Leitch, Hamilton, and Alex. Darrach, St. Thomas, Ont.

THE FRONTENAC LOAN AND INVESTMENT SOCIETY.

Head Office, Kingston, Ont.

Incorporated under the Building Societies' Act, Consolidated Statutes of Upper Canada, chap. 53, by declaration filed with the Clerk of the Peace for the County of Frontenac, 13th August, 1863.

The lending and the borrowing powers are governed by the Loan Corporations Act, R. S. O., 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Frontenac Loan and Investment Society of Kingston, Ontario, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 87 Clarence street, in the city of Kingston, in the Province of Ontario.

The Board is constituted of five directors, holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

Sir Richard Cartwright, President, Kingston, Ont.; March, 1900; March, 1902.
R. Vashan Rogers, LL.D., Vice-President, Kingston, Ont., " "
Lieut.-Colonel S. C. McGill, Managing Director, Kingston, Ont.; March, 1899; March, 1901.
Lieut.-Colonel Henry R. Smith, Director, Kingston, Ont.; March, 1900; March, 1902.
W. H. Moutray, Director, Stella, Ont., " "

A. Permanent capital stock: total amount authorized, unlimited; total amount subscribed, $200,000, as more particularly set out in Schedule A hereto.

Schedule A.

(*a*) *Fixed and permanent capital stock created by virtue of Building Society Acts.*

Description.	Total amount issued and subsisting at 31st Dec., 1900.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
		$	$	$	$
1. Fully called	4,000	50	200,000	200,000	

List of Shareholders as at 31st December, 1900

(Not printed)

Balance Sheet as at 31st December, 1900.

Capital and Liabilities.

Dr.

Capital (Liabilities to Stockholders or Shareholders).		
A.—*Permanent Capital Stock or Shares.*		
1. (*a*) Ordinary joint stock capital fully called; total called, $200,000; total paid thereon	$200,000 00	
4. (*d*) Dividends declared in respect of (1), but not yet paid	4,103 50	
6. (*f*) Reserve Fund in respect of (1)	30,000 00	
7. (*g*) Contingent Fund in respect of (1)	6,160 66	
		$240,264 16
Liabilities to the Public.		
27. Deposits	$222,735 78	
29. Debentures issued in Canada	21,750 00	
40. Other liabilities to the public, viz.:		
41. (*a*) Solicitors	44 02	
		244,529 80
Total liabilities		$484,793 96

Assets.

CR.

	I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.		
	A.—*Immovable Property Owned Beneficially by Corporation.*		
1.	(*a*) Office premises situate as follows :		
2.	(i) At Kingston, Ont., held in freehold	$4,333 86	
3.	(*b*) Freehold land (including buildings) other than foregoing	44,992 91	
			$49,326 77
	B.—*Debts Secured by Mortgages of Land.*		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	$284,759 48	
10.	(*b*) Debts secured by mortgaged land held for sale	67,950 14	
			352,709 62
	C.—*Debts Not above enumerated for which the Corporation holds securities as follows :—*		
16.	(*d*) Debts secured by Loan Corporations' Debentures	$11,000 00	
20.	(*h*) Debts secured only by Permanent Stock or Shares of the Corporation.	36,956 43	
22.	(*j*) Bank Deposit Receipts, Bonds, etc.	25,479 51	
			73,435 94
	E.—*Cash.*		
31.	(*a*) On hand	$941 79	
32.	(*b*) In bank	1,157 52	
			2,099 31
	F.—*Assets not hereinbefore mentioned.*		
37.	(*a*) Cash in Agents' hands	$27 73	
38.	(*b*) Office furniture	192 09	
39.	(*c*) Reserve Fund Investment	7,002 50	
			7,222 32
	Total assets		$484,793 96

CASH ACCOUNT

Receipts for the year ending 31st December, 1900

	I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE.	
	A.—*Balances from 31st December, 1899.*	
	(1) Cash (not already shown under (1)) :	Total (Col. 1).
2.	(i) On hand	$452 24
3.	(ii) In bank	23,420 84
	C.—*Receipts on account of Investments, Loans or Debts.*	
	(*a*) On mortgages of realty :	
10.	(i) Principal	53,623 08
11.	(ii) Interest	
	(*b*) On other securities :	
12.	(i) Principal	5,534 41
13.	(ii) Interest or Dividends	748 00
	D.—*Receipts from Real Estate Owned Beneficially by Corporation.*	
16.	(*a*) Sales	1,405 00
17.	(*b*) Rent	2,361 60
	F.—*Borrowed Money.*	
26.	(*b*) Borrowed by taking deposits	238,684 11
27.	(*c*) Borrowed on debentures	2,000 00
	G.—*Receipts from other sources, viz.:*	
30.	(*b*) Interest on current bank deposit	601 26
	(*b*) Rebate of taxes	27 62
	(*c*) Solicitor's fees	18 25
	Totals	$328,876 41

Cash Account.

Expenditure for the year ending 31st December, 1900.

I.—Expended on Corporation Account.

A.—*Sums Loaned or Invested on Capital Account.*

		Total (Col. 4).
1.	(*a*) Loaned on mortgages of realty	$44,112 16
	(*b*) Loaned or invested in other securities, viz.:	
2.	(i) On stock	600 00

B.—*Expended on Stock Account.*

8.	Dividend paid on permanent stock	8,000 25

C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.:*

19.	(*b*) Deposits: Principal, $268,052.73; Interest, $271.46 not capitalized	268,324 19
20.	(*c*) Debentures issued in Canada: Interest	810 00

D.—*Management Expenses (other than foregoing).*

25.	(*a*) Salaries and fees	3,136 22
26.	(*b*) Commission or brokerage	47 09
27.	(*c*) Advances to agents	87
28.	(*d*) Stationery; postage, printing and advertising	118 34
30.	(*f*) Fuel, rent, taxes (other than 7 and 32) and rates	231 06
31.	(*g*) Travelling expenses	17 95
32.	(*h*) Registration fee	80 00
	(*i*) Ontario tax	130 00
	Sundry	10 19

E.—*Other Expenditures, viz.:*

33.	(*a*) Advances on real estate	1,088 05
34.	(*b*) Repairs	40 45
35.	(*c*) Telephone rent	25 00
36.	(*d*) Incidentals	5 28

F.—*Balance.*

37.	(*a*) Cash on hand and in banks	2,099 31
	Totals	$328,876 41

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901, $19,750.00.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901. None.
3. Amount of other existing obligations of the Corporation which will mature in 1901. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901. None.
5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 3 per cent.; on debentures, 4 per cent.
7. Of the mortgages held by the Corporation $288,023.62 is on realty situate in Ontario, and $64,686.00 is on realty situate elsewhere.
8. Loans written off or transferred to real estate during 1900. None.
9. Number and amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900, No., 2; amount, $1,941.18.
10. Aggregate market value of the land mortgaged to the Corporation. Cannot say.
11. How often are the securities held by the Corporation valued? Careful valuation at time of making, loan.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $.... accountant, $4,000: clerk, $2,000. Private sureties.
13. When were the accounts of the Corporation last audited? February, 1901, for year ending 31st December, 1900.
14. Names and address of the auditors respectively for 1900: J. H. Birket and R. J. Hooper.

THE GREY AND BRUCE LOAN COMPANY.

(Formerly the Owen Sound, Grey and Bruce Loan and Savings Company.)

Head Office, Owen Sound, Ontario.

Incorporated under the Building Societies Act, R. S. O. 1887, c. 169, as a permanent Building Society, under the name of the Owen Sound, Grey and Bruce Loan and Savings Company, by declaration filed with the Clerk of the Peace for the County of Grey, 10th May, 1889.

The corporate name was by Order in Council of Ontario, 15th September, 1897, changed to The Grey and Bruce Loan Company.

The lending and the borrowing powers of the Company are governed by the Loan Corporations Act, R. S. O. 1897, c. 205; 1900, c. 27; cf. R. S. O. 1887, c. 169.

Annual Statement

Of the condition and affairs of The Grey and Bruce Loan Company, of Owen Sound, Ontario, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on the corner of Union and Scrope Streets, Town of Owen Sound, in the Province of Ontario.

The Board is constituted of nine directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

S. J. Parker, President, Owen Sound;	7th February, 1900,	6th February, 1901.
R. McKnight, Vice-President. Owen Sound;	"	"
Hugh Taylor, Director, Owen Sound;	"	"
Robert Wightman, Director, Owen Sound;	"	"
James Gardner, Director, Meaford;	"	"
Robert Thomson, Director, Owen Sound;	"	"
William Q. Brown, Director, Owen Sound;	"	"
John McDonald, Director, Chatsworth;	"	"
Wm. Thomson, Director, Tara;	"	"
Wm. P. Telford, Manager-Secretary.		

A. Permanent capital stock: total amount authorized, $500,000; Total amount subscribed, $474,350 00, as more particularly set out in Schedule A hereto.

Schedule A.

(a)—Fixed and Permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st Dec., 1900.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of Shares.	Par value of shares.	—		
		$	$	$	$
1. Fully called and paid	3,487	50	174,350	174,350	.....
2. Partly called and paid	6,000	50	300,000	60,000	240,000
Totals	9,487		474,350	234,350	240,000

List of Shareholders as at 31st December, 1900.

(Not printed.)

Balance Sheet as at 31st December, 1900.

DR *Capital and Liabilities.*

	Capital (Liabilities to Stockholders or Shareholders).		
	A.—*Permanent Capital Stock or Shares.*		
1.	(*a*) Ordinary joint stock capital fully called: total called, $174,350; total paid thereon	$174,350 00	
2.	(*b*) Ordinary joint stock capital, 20% called; total called $60,000.00, total paid thereon	60,000 00	
4.	(*d*) Dividends declared in respect of (1), and (2) but not yet paid	6,854 17	
5.	(*e*) Unappropriated profits in respect of (1), and (2)	402 47	
6.	(*f*) Reserve fund in respect of (1), and (2)	10,200 00	
7.	(*g*) Contingent fund in respect of (1), and (2)	1,796 37	
			$253,603 01
	Liabilities to the Public.		
27.	Deposits: Payable on demand, $70,493.52: Payable on Notice, $9,202.71.	79,696 23	
28.	Interest on deposits accrued	574 80	
29.	Debentures in Canada	104,194 00	
30.	Interest due and accrued on (29)	1,859 20	
39.	Due on loans in process of completion or to pay assumed mortgages and accrued interest	3,906 06	
41.	(*c*) Accounts	106 08	
			190,336 37
	Total liabilities		$443,939 38

CR.	*Assets.*		
	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—*Immovable property owned by Corporation.*		
1.	(*a*) Office premises situate as follows:		
	(i) At Owen Sound held in freehold	4,417 72	
7.	(*d*) Accrued rents on part of office building	19 50	
			$4,437 22
	B.—*Debts Secured by Mortgages of Land.*		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	411,668 29	
11.	(*c*) Interest due and accrued on item 9 not included therein, also insurance.	17,760 80	
			429,429 09
	C.—*Debts not above enumerated for which the Corporation hold securities as follows:*		
20.	(*h*) Debts secured only by permanent stock or shares of the Corporation	839 00	
26.	(*n*) Interest due and accrued on item 20 and not included therein	3 44	
			842 44
	E.—*Cash.*		
31.	(*a*) On hand	217 32	
32.	(*b*) In bank	8,988 31	
			9,205 63
37.	(*a*) Fuel on hand		25 00
	Total assets		$443,939 38

Cash Account

Receipts for the year ending 31st December, 1900.

		(Total Col. 4.
	I.—Received by the Corporation for its Own Use.	
	A.—*Balance from 31st December, 1899.*	
	(*b*) Cash (not already shown under (1) :—	
2.	(i) On hand	$324 93
3.	(ii) In bank	2,446 08
	B.—*Sums Received Wholly or Partly on Capital Stock.*	
4.	(*a*) Calls on joint stock permanent capital	16,600 00
5.	(*b*) Premiums on (4) and transfer fees	982 99
	C.—*Receipts on account of Investments, Loans or Debts.*	
	(*a*) On mortgages of realty :—	
10.	(i) Principal, insurance, taxes and fees	34,850 80
11.	(ii) Interest	24,212 92
	(*b*) On other securities :—	
12.	(i) Principal	353 00
13.	(ii) Interest or dividends	60 45
	D.—*Receipts from Real Estate owned Beneficially by Corporation.*	
17.	(*b*) Rent of office premises	310 00
	F.—*Borrowed Money.*	
26.	(*b*) Borrowed by taking deposits	203,167 74
27.	(*c*) Borrowed on debentures	34,730 00
	G.—*Receipts from Other Sources, viz.*	
30.	(*a*) Refund of debenture interest	95 63
	(*b*) Allowance by bank on printing cheques	3 00
	Totals	$318,137 54

Cash Account.

Expenditure for the year ending 31st December, 1900.

I.—Expended on Corporation Account.

A.—*Sums Loaned or Invested on Capital Account.*

		(Total Col. 1.)
	(*a*) Loaned on mortgages of realty	$ 48,397 95
6.	(*c*) Interest on mortgages paid off	90 01
	(*e*) Insurance and taxes advanced on property mortgaged to the Corporation, etc	110 12

B.—*Expended on Stock Account.*

8.	Dividends paid on permanent stock	13,173 11

C.—*Borrowed Money other than foregoing or Interest thereon Paid, viz.:*

18.	(*a*) Bank account, principal and interest	44 52
19.	(*b*) Deposits: Principal, $181,563.25; interest, $2,153.71	183,716 96
20.	(*c*) Debentures issued in Canada: Principal, $55,205; interest, $6,109.07	61,314 07

D.—*Management Expenses (other than foregoing).*

25.	(*a*) Salaries and fees	1,346 00
28.	(*d*) Stationery, postage, printing and advertising	105 45
30.	(*f*) Fuel, rent, taxes (other than 7 and 32), etc	393 77
31.	(*g*) Travelling expenses, etc	43 25
32.	(*h*) Registration Fee	55 00
	(*i*) Provincial Tax	141 70

F.—*Balance*

37.	(*a*) Cash on hand	$ 217 32		
	(*b*) Cash in bank	8,988 31		
			9,205 63	
	Totals		$	318,137 54

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901 $65,524.

1. (*a*) Mortgages to the extent of $93,000 are held in trust by Wm. P. Telford as security for $74,300 of the Company's Debentures held by Trusts Company.

2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901, none.

   Amount of other existing obligations of the Corporation which will mature in 1901, Depositors' accounts and deposit receipts $79,696.25.

4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901, $35,445.00.

5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 3 to 3½%; on debentures, 4 to 4¾%.

6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty 5 to 7%; on other securities, 6%.

7. Of the mortgages held by the Corporation all are on realty situate in Ontario.

8. Loans written off or transferred to real estate account during 1900, none.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900; No. 1; amount, $900.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $10,000; Solicitor, $4,000.

    (*b*) Are the said bonds executed by private sureties or by Guarantee Companies? By private sureties.

13. When were the accounts of the Corporation last audited? To 31st December, 1900.

14. Names and address of the auditors respectively for 1900 and 1901 (if appointed): C. A. Fleming, Owen Sound; and A. F. Armstrong.

THE GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY.

Head Office, Guelph, Ontario.

Incorporated under the Building Societies' Act (Consol. Statutes U. C. chap 53), by declaration filed with the Clerk of the Peace for the County of Wellington, 19th January, 1876.

The lending and the borrowing powers are governed by the Loan Corporations Act, R S O. 1897, c. 205 ; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Guelph and Ontario Investment and Savings Society, of Guelph, Ont., at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on corner of Cork and Wyndham streets, in the City of Guelph, in the Province of Ontario.

The Board is constituted of nine directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office :

Alex. B. Petrie, President, Guelph ;	February, 1901,	February, 1902.
Robert Melvin, Vice-President, Guelph ;	"	"
David Stirton, Director, Guelph ;	"	"
H. Howitt, M.D., Director, Guelph ;	"	"
John M. Bond, Director, Guelph ;	"	"
James Innes, Director, Guelph :	"	"
James P. Phin, Director, Hespeler ;	"	"
John Phin, Director, Hespeler ;	"	"
G. D. Forbes, Director, Hespeler ;	"	"
J. E. McElderry, Manager-Secretary, Guelph ;	"	"

A. Permanent capital stock : Total amount authorized, $1,000,000 ; total amount subscribed, $820,000, as more particularly set out in Schedule A hereto.

Schedule A.

(*a*) —*Fixed and permanent capital stock created by virtue of Building Society Acts.*

Description.	Total amount issued and subsisting at 31st December, 1900.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
		$	$	$	$
1. Fully called	7,000	50	350,000	350,000	.....
2. Partly "	9,400	50	470,000	94,000	376,000
Totals.	16,400	.....	820,000	444,000	376,000

List of Shareholders as at 31st December, 1900.

(Not printed.)

Balance Sheet as at 31st December, 1900.

Capital and Liabilities.

Dr.

Capital (Liabilities to Stockholders or Shareholders).

A.—*Permanent Capital Stock or Shares.*

1.	(*a*) Ordinary joint stock capital fully called : total called, $350,000 ; total paid thereon	$ 350,000 00	
2.	(*b*) Ordinary joint stock capital 20 per cent. called : total called, $94,000 ; total paid thereon	94,000 00	
4.	(*d*) Dividends declared in respect of (1) and (2), but not yet paid	17,206 20	
6.	(*f*) Reserve fund in respect of (1) and (2)	173,000 00	
7.	(*g*) Contingent fund in respect of (1) and (2)	12,584 89	
	Forward		$ 646,791 09

Brought Forward			$ 646,791 09
LIABILITIES TO THE PUBLIC.			
27. Deposits payable on demand	$ 559,910 30		
28. Interest on deposits, due, or accrued or capitalized	8,279 75		
29. Debentures issued in Canada	565,221 13		
30. Interest due and accrued on (29)	9,792 85		
39. Due on loans in process of completion or to pay assumed mortgages.	26,805 50		
		1,170,009 53	
Total liabilities			$ 1,816 800 62

Assets.

CR.

I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.			
A.—*Immovable Property owned Beneficially by Corporation.*			
1. (*a*) Office premises at Guelph, Ont	$ 23,733 71		
5. (*b*) Freehold land (including buildings) other than foregoing	4,030 68		
		27,764 39	
B.—*Debts secured by Mortgages of Land.*			
(*a*) Debts (other than item 10) secured by mortgages of land	$ 1,662,614 96		
(*b*) Debts secured by mortgaged land held for sale	8,924 00		
		1,671,538 96	
C.—*Debts not above enumerated for which the Corporation holds Securities as follows*:			
14. (*b*) Debts secured by municipal bonds or debentures	82,470 18		
15. (*c*) Debts secured by Public School Debentures	4,859 76		
16. (*d*) Debts secured by Loan Corporations' debentures	870 00		
20. (*h*) Debts secured only by permanent stock or shares of the Corporation	6,958 00		
26. (*n*) Interest due or accrued on items 14 to 20 and not included therein	1,298 74		
		96,456 68	
E.—*Cash.*			
32. (*b*) In bank, Guelph		21,040 59	
Total assets			$ 1,816,800 52

Assets reported in 1899, but written off in 1900 (not extended) $2,785.18.

CASH ACCOUNT.

Receipts for the year ending 31st December, 1900.

I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE.			
A.—*Balance from 31st December, 1899.*	(Col. 3.)		Total (Col. 4)
(ii) In bank	$ 25,332 85		$ 25,332 85
B.—*Sums received wholly or partly on capital stock*:—			
4. (*a*) Calls on joint stock permanent capital	20,000 00		
5. (*b*) Premiums on (4)	5,129 50		
		25,129 50	
C.—*Receipts on account of Investments, Loans or Debts.*			
(*a*) On mortgages of realty :—			
10. (i) Principal	333,164 01		
11. (ii) Interest			
(*b*) On other securities :			
12. (i) Principal	3,020 15		
13. (ii) Interest or dividends	3,252 90		
		339,437 06	
D.—*Receipts from Real Estate owned Beneficially by Corporation.*			
16. (*a*) Sales (not included in any of foregoing items)	3,000 00		
17. (*b*) Rents	741 46		
		3,741 46	
F.—*Borrowed Money.*			
26. (*b*) Borrowed by taking deposits	859,742 07		
27. (*c*) Borrowed on debentures	200,499 21		
		1,060,241 28	
G.—*Receipts from other sources, viz.*:			
30. (*a*) Bank interest	859 56		
(*b*) Exchange, collection charges, etc	251 42		
(*c*) Cost of valuation and inspection paid by borrowers	130 75		
		1,241 73	
Totals			$ 1,455,123 88

Cash Account.

Expenditure for the year ending 31st December, 1900.

		(Col. 1,)	(Col. 3.)	Total (Col. 4)
	I.—Expended on Corporation Account.			
	A.—*Sums Loaned or Invested on Capital Account.*			
1.	(*a*) Loaned on mortgages of realty		$ 279,881 74	
	(*b*) Loaned or invested in other securities, viz.:			
2.	(i) Loaned on debentures		954 15	
3.	(ii) Loaned on stock		280 00	
4.	(iii) Municipal debentures purchased		2,006 25	
				$ 283,122 14
	B.—*Expended on Stock Account.*			
8.	Dividends paid on permanent stock	$ 33,920 00		33,920 00
	C.—*Borrowed Money (other than foregoing) or interest thereon Paid, viz.:*			
19.	(*b*) Deposits: Principal $866,457.71; interest, $504.57		866,962 28	
20.	(*c*) Debentures issued in Canada: Principal, $204,129.20; interest, $22,482.61		226,511 81	
				1,093,574 09
	D.—*Management Expenses (other than foregoing).*			
25.	(*a*) Salaries and fees		8,709 88	
26.	(*b*) Commission or brokerage		1,448 84	
28.	(*d*) Stationery, postage, printing and advertising		742 62	
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32) and rates		1,159 76	
31.	(*g*) Travelling expenses		450 52	
32.	(*h*) Registration fees		130 00	
33.	(*a*) Miscellaneous expenses		544 85	
				13,186 47
33.	(*b*) Expended on property owned by Company		10,280 59	10,280 59
37.	(*b*) Cash in bank			21,040 59
	Totals			$ 1,455,123 88

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901, $262,245.81.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901, none.
3. Amount of other existing obligations of the Corporation which will mature in 1901, none, exclusive of deposits.
5. Average rate of interest per annum paid by the Corporation during 1900, on deposits, 2.869 per cent.; on debentures, 3.8198 per cent.; on debenture stock, none.
6. Average rate of interest per annum received by the Corporation during 1900, on mortgages of realty, about 5 23 per cent.; on other securities, about 3.66 per cent.
7. Of the mortgages held by the Corporation, $1,644,733.46 is on realty situate in Ontario.
8. Loans written off or transferred to real estate account during 1900, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900, none.
10. Aggregate market value of land mortgaged to the Corporation, $3,152,375.
11. How often are the securities held by the Corporation valued? Annually.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $10,000, and four clerks for $10,000; three firms of solicitors, $26,000; Guarantee Company and private sureties.
13. When were the accounts of the Corporation last audited? To 31st January, 1901.
14. Names and addresses of the auditors respectively for 1900 and 1901 (if appointed), A. J. Brewster, Hespeler; J. W Kilgour, Guelph.

HAMILTON MUTUAL BUILDING SOCIETY.

Head Office, Hamilton, Ontario.

Incorporated under the Building Societies Act (R.S.O. 1887, c. 169) by declaration filed with the Clerk of the Peace for the County of Wentworth, 31st October, 1890.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205 ; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Hamilton Mutual Building Society of Hamilton, Ont., at the 30th November, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The Head Office of the Corporation is at No. 100 King street East, in the City of Hamilton, in the Province of Ontario.

The Board is constituted of ten directors holding office for one and two years.

The directors and chief executive officers of the Corporation at 31st December, 1900 were as follows, together with their respective terms of office :

Alfred Ward,	President,	Hamilton, Ont ;	30th November,	1899,	30th November,	1901.
W. J. Morden,	Vice-President,	"	"	1900,	"	1902.
Egerton Heally,	Director,	"	"	1899,	"	1901.
G. H. Richmond,	"	"	"	"	"	"
M. H. Little,	"	"	"	"	"	"
Jas. Orr Callaghan,	"	"	"	1900,	"	1902.
Geo. W. Clarke,	"	"	"	"	"	"
J. M. Williams,	"	"	"	"	"	"
Geo. W. Spicer,	"	"	"	"	"	"
Geo. Ward,	"	"	"	"	"	"
J. M. Peregrine,	"	"	"	"	"	1901.
A. W. Peene,	"	"	"	"	"	"
W. J. Aitchison,	"	"	"	"	"	"
Walter Anderson,	Secretary,	"	"	"	"	"

A. Instalment capital stock : total amount authorized, $600,000, total amount subscribed, $516,600, as more particularly set out in Schedule A hereto.

Schedule A.

(a) Fixed permanent capital stock created by virtue of Building Society Acts

Description.	Total amount issued and subsisting at 30th November, 1900.			The amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value.	—		
		$	$	$	$
3. Instalment (payable by fixed periodical payments and still in process of payment)	2,583	200	516,600	51,670	.....

List of Shareholders as at 30th November, 1900.

(Not printed.)

Balance Sheet as at 30th November, 1900.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders.)		
A.—Permanent Capital Stock or Shares.		
8. (*h*) Instalment permanent stock (payable by fixed periodical payments; total subscribed, $516,600, on which has been paid	$51,670 00	
10. (*j*) Unappropriated profits	34,752 75	
Total liabilities		$86,422 75

Cr. *Assets.*

I.—Assets of which the Corporation is the Beneficial Owner.		
B.—Debts Secured by Mortgages of Land.		
7. (*a*) Debts (other than item 10) secured by mortgages of land	$78,888 07	
E.—Cash.		
31. (*a*) On hand	28 87	
32. (*b*) In bank	3,745 55	
F.—Assets not hereinbefore mentioned.		
37. (*a*) Interest accrued on bank deposit	15 00	
38. (*b*) Arrears at debit of members bearing interest	3,745 26	
Total assets		$86,422 75

Cash Account.

Receipts for the year ending 30th November, 1900.

I.—Received by the Corporation for its Own Use.		
A.—Balances from 30th November, 1899.		
(*b*) Cash (not already shown under 1).		
2. (i) On hand	$	23 50
3. (ii) In bank		705 43
B.—Sums Received Wholly or Partly on Capital Stock.		
8. (*e*) Dues on Instalment Building Society Stock		5,874 98
C.—Receipts on Account of Investments, Loans or Debts.		
(*a*) On mortgages of realty :—		
10. (i) Principal		11,816 78
11. (ii) Interest		1,970 73
(*b*) On other securities :—		
13. (ii) Interest or Dividends		14 93
E.—Miscellaneous.		
19. (*b*) Premium or Bonus on Loans		142 75
20. (*e*) Membership or Entrance Fees (being income of Corporation)		9 00
21. (*d*) Fines		92 92
G.—Receipts from other Sources, viz.:		
30. (*a*) Transfer fees		8 50
(*b*) Insurance premiums repaid		30 10
Totals		$20,689 62

Cash Account.

Expenditure for the year ending 30th November, 1900.

I.—Expended on Corporation Account.

A.—*Sums Loaned or Invested on Capital Account.*

1. (*a*)	Loaned on mortgage of realty	$15,691 00
(*c*)	Insurances or taxes advanced on property mortgaged to the corporation	215 29

D.—*Management Expenses (other than foregoing.)*

25. (*a*)	Salaries and fees	681 00
28. (*d*)	Stationery, postage, printing and advertising	87 91
30. (*f*)	Fuel, rent, taxes (other than in 7) and rates	75 00
32. (*h*)	Registration fees	30 00
	Ontario tax	65 00
	Other taxes	70 00

F.—*Balance.*

37. (*a*)	Cash on hand	$28 87	
(*b*)	Cash in bank	3,745 55	
			3,774 42
	Totals		$20,689 62

Miscellaneous Statement for the Year Ending 30th November, 1900.

6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 5½ per cent.

7. Of the mortgages held by the Corporation $78,888.07 is on realty situate in Ontario, and $ is on realty situate elsewhere.

10. Aggregate market value of the land mortgaged to the Corporation, $129,871.

11. How often are the securities held by the Corporation valued? Annually.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Secretary-treasurer, $1,000. Guarantee Company.

13. When were the accounts of the Corporation last audited? 30th November, 1900.

14. Names and addresses of the auditors respectively for 1900 and 1901 (if appointed). E. A. Middlemiss, R. E. Kinsman and Herbert Jones, Hamilton, Ont.

THE HAMILTON PROVIDENT AND LOAN SOCIETY.

Head Office, Hamilton, Ont.

Constating Instruments.

1871. Declaration of Incorporation under Building Societies' Act (Consol. Stat. U. C., c. 53) filed with the Clerk of the Peace for the County of Wentworth, 6th June, 1871.

1885. Special Act, 48-9 V. c. 30 (D), confirming Provincial incorporation, limiting share capital and the amount to be borrowed by way of deposits, debentures, etc.

1893. Special Act, 56 V. c. 85 (D), limiting total liabilities of Society (sec. 2), and extending its operations (sec 3).

1895. Special Act, 58-9 V. c. 85 (D), repealed sec. 6 of 56 V. c. 85 (D), and provided for the registration and cancellation of debenture stock.

Annual Statement

Of the condition and affairs of the Hamilton Provident and Loan Society of Hamilton, Ont., at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 46 King Street East, in the City of Hamilton, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, all are elected at annual meeting first Monday in March each year.

Hon. A. T. Wood, President, Hamilton.
Alexander Turner, Vice-President, Hamilton.
T. H. Macpherson, Director, Hamilton.
Wm. Gibson, Director, Beamsville.
George Rutherford, Director, Hamilton.
J. T. Glassco, Hamilton.
Judge Snider, Hamilton.
C. Ferrie, Manager, Hamilton.

A. Permanent capital stock, total amount authorized, $3,000,000; total amount subscribed, $1,500,000, as more particularly set out in Schedule A hereto.

Schedule A.

(a).—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1900.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value or shares.	—		
		$	$	$	$
1. Fully called and paid	10,000	100	1,000,000	1,000,000	.....
2. Partly called	5,000	100	500,000	100,000	400,000
Totals	15,000	.....	1,500,000	1,100,000	400,000

List of Shareholders as at 31st December, 1900.

(Not printed.)

Balance Sheet as at 31st December, 1900.

Dr. *Capital and Liabilities*

	Capital (Liabilities to Stockholders or Shareholders.)		
	A.—*Permanent Capital Stock or Shares.*		
1.	(*a*) Ordinary joint stock capital fully called: total called, $1,000,000, total paid thereon	$1,000,000 00	
2.	(*b*) Ordinary joint stock capital, 20 per cent. called: total called, $100,000, total paid thereon	100,000 00	
4.	(*d*) Dividends declared in respect of (1), (2), but not yet paid	33,000 00	
6.	(*f*) Reserve Fund in respect of (1), (2)	320,000 00	
7.	(*g*) Contingent Fund in respect of (1), (2)	36,752 19	
			$1,489,752 19
	Liabilities to the Public.		
27.	Deposits	$740,373 45	
28.	Interest on deposits, due, or accrued or capitalized	20,814 65	
29.	Debentures issued in Canada	377,589 10	
30.	Interest due and accrued on (29)	7,269 93	
31.	Debentures issued elsewhere than in Canada	496,010 46	
32.	Interest due and accrued on (31)	3,673 68	
35.	Debenture stock issued elsewhere than in Canada	375,949 99	
36.	Interest due and accrued on (35)	2,506 33	
39.	Due on loans in process of completion or to pay assumed mortgages	21,615 77	
			$2,045,803 36
	Total liabilities		$3,535,555 55

Cr. *Assets.*

	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—*Immovable Property Owned Beneficially by Corporation.*		
1.	(*a*) Office premises situate as follows:		
2.	(i) At Hamilton, Ont., held in freehold	$79,000 00	
3.	(ii) At Brandon, Man., held in freehold	7,000 00	
5.	(*b*) Freehold land (including buildings) other than foregoing	7,500 00	
			$93,500 00
	B.—*Debts secured by Mortgages of Land.*		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	$3,059,604 59	
10.	(*b*) Debts secured by mortgaged land held for sale	142,634 00	
			3,202,238 59
	C.—*Debts not above enumerated for which the Corporation Holds Securities as follows:*		
14.	(*b*) Debts secured by municipal bonds or debentures	75,425 15	
15.	(*c*) Debts secured by public school debentures	1,735 85	
			77,161 00
	E.—*Cash.*		
31.	(*a*) On hand	$4,368 40	
32.	(*b*) In bank	158,287 56	
			162,655 96
	Total assets		$3,535,555 55

Cash Account.

Receipts for the year ending 31st December, 1900.

	I.—Received by the Corporation for its Own Use.	
	A.—*Balance from 31st December, 1899.*	(Col. 1.)
	(*b*) Cash (not already shown under (1))	
2.	(i) On hand	$3,937 39
	C.—*Receipts on Account of Investments, Loans or Debts.*	
	(*a*) On mortgages of realty:	
10.	(i) Principal	485,875 30
11.	(ii) Interest	170,097 66
	(*b*) On debentures:	
12.	(i) Principal	11,484 64
13.	(ii) Interest	3,873 28
15.	(ii) Interest received from banks	4,808 02
	D.—*Receipts from Real Estate Owned Beneficially by Corporation.*	
17.	(*b*) Rents, head office building	2,940 00
	F.—*Borrowed Money.*	
	(*b*) Borrowed by taking deposits	448,429 33
	(*c*) Borrowed on debentures	126,750 00
	G.—*Receipts from other sources, viz.:*	
	(*a*) Amount withdrawn from banks	1,175,529 49
	(*b*) Sundry accounts	33,220 65
	Totals	$2,466,945 76

Cash Account

Expenditure for the year ending 31st December, 1900.

	I.—Expended on Corporation Account.	(Col. 1.)
	A.—Sums Loaned or Invested on Capital Account.	
1.	(*a*) Loaned on mortgages of realty	$431,560 27
	B.—Expended on Stock Account.	
8.	Dividends paid on permanent stock	66,000 00
	C.—Borrowed Money other than foregoing or interest thereon paid, viz.:	
19.	(*b*) Deposits: Principal, $511,546,58; interest, $922.62	512,469 20
20.	(*c*) Debentures issued in Canada: Principal, $55,940; interest, $12,439.13	68,379 13
21.	(*d*) Debentures issued elsewhere: Principal, $57,669.99; interest, $19,556,07	77,226 06
23.	(*f*) Debenture stock issued elsewhere: Interest, $15.037.96	15,037 96
24.	(*g*) General interest	1,179 85
	D.—Management Expenses (other than foregoing).	
25.	(*a*) Salaries and fees, $8,293.65; directors' fees, $3,000	11,293 65
26.	(*b*) Commission	2,545 38
28.	(*d*) Stationery, postage, printing and advertising	1,243 19
29.	(*e*) Law costs	79 57
30.	(*f*) Taxes on capital and income	855 76
31.	(*g*) Travelling expenses, inspection of land and Inspectors' salaries	4,171 64
32.	(*h*) Registration fee	205 00
	E.—Other Expenditure, viz.:	
33.	(*a*) Manitoba Branch expenses	4,235 18
34.	(*b*) Loss on property sold	6,223 84
35.	(*c*) Debenture expenses	2,085 39
36.	(*d*) Sundry accounts	43,274 16
	F.—Balance.	
37.	(*a*) Cash on hand	4,368 40
	(*b*) Cash in various banks as follows:	
38.	(i) Deposited in banks	1,214,512 13
	Totals	$2,466,945 76

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of debentures of the Corporation in Canada which will mature in 1901, $92,298.00.
2. Amount of debentures of the Corporation elsewhere which will mature in 1901, $80,543.33.
3. Amount of other existing obligations of the Corporation which will mature in 1901. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901, about $400,406.75.
5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 2.92 per cent.; on debentures, 3.74 per cent.; on debenture stock, 4 per cent.
6. (*a*) Average rate of interest per annum received by the Corporation on investments made during 1900 on mortgages of realty, 5.99 per cent.

   (*b*) Average rate of interest per annum received by the Corporation on all mortgage investments out standing at 31st December, 1900, 5.93 per cent.
7. Of the mortgages held by the Corporation, $2,558,757.15 is on realty situate in Ontario and $643,481.44 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1900, $15,204.72.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken in 1900? Number, 7; Amount, $21,842 45
10. Aggregate market value of the land mortgaged to the Corporation, $6,973,526.
11. How often are the securities held by the Corporation valued? Yearly or oftener.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? All from $5,000 down. By guarantee companies and private sureties.
13. When were the accounts of the Corporation last audited? 31st December, 1900; audited monthly.
14. Names and address of the auditors respectively for 1900? W. F. Findlay, F.C.A., Maitland Young, Hamilton.

THE HASTINGS LOAN AND INVESTMENT SOCIETY.

Head Office, Belleville, Ont.

Incorporated under the Buildings Societies' Act (Consol. Stat. U.C. c. 53), by declaration filed with the Clerk of the Peace for the County of Hastings, 14th January, 1876.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Hastings Loan and Investment Society of Belleville, Ontario, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 46 Bridge street, in the City of Belleville, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

Sir Mackenzie Bowell, President, Belleville, Ont.;	January, 1876;	February, 1902.
Rev. Amos Campbell, Vice-President, Belleville, Ont.;	" 1893;	"
John Bell, K.C., Director, Belleville, Ont.;	" 1886;	"
Jas. E. Eakins, M.D., Belleville, Ont.;	February, 1899;	"
W. H. Biggar, Director, Belleville, Ont.;	March, 1900;	"
Stephen Burrows, Director, Belleville, Ont.;	January, 1895;	"
W. P. Hudson, Director, Belleville, Ont.;	November, 1897;	"
J. P. C. Phillips, Manager, Belleville, Ont.;	December, 1878;	"

A. Permanent capital stock: total amount authorized, $250,000; total amount subscribed, $225,000, as more particularly set out in Schedule A hereto.

Schedule A.

(*a*) *Fixed and permanent capital stock created by virtue of Building Society Acts*:—

Description.	Total amount issued and subsisting at 31st December, 1900.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. shares.	Par value.	——		
1. Fully called	4,500	$ 50	$ 225,000	$ 221,532	$ 3,468

List of Shareholders as at 31st December, 1900.

(Not printed.)

Balance Sheet as at 31st December, 1900.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called; total called, $225,000; total paid thereon	$ 221,532 00	
4. (*d*) Dividends declared in respect of (1), but not yet paid	5,535 19	
6. (*f*) Reserve fund in respect of (1)	21,000 00	
7. (*g*) Contingent Fund in respect of (1)	1,673 18	
		$249,740 37
Liabilities to the Public.		
27. Deposits payable on demand	126,050 11	
28. Interest on deposits, due or accrued or capitalized (included in above)		
29. Debentures issued	60,000 00	186,050 11
Total liabilities		$435,790 48

Cr. *Assets.*		
I.—Assets of which the Corporation is the Beneficial Owner.		
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$352,260 96	
10. (*b*) Debts secured by mortgaged land held for sale	70,768 88	
		$423,029 84
E.—Cash.		
31. (*a*) On hand	1,070 38	
32. (*b*) In bank	10,906 39	
		11,976 77
F.—Assets not hereinbefore mentioned.		
37. (*a*) Office furniture and safe, etc		783 87
Total assets		$435,790 48

Cash Account.

Receipts for the year ending 31st December, 1900.

I.—Received by the Corporation for its Own Use.		
A.—Balance from 31st December, 1899.		
1. (*b*) Cash not already shown under (1):		
2. (i) On hand		$ 1,819 87
(ii) In bank		16,214 42
B.—Sums received wholly or partly on Capital Stock.		
4. (*a*) Payments on joint stock permanent capital		900 00
C.—Receipts on account of Investments, Loans or Debts.		
(*a*) On mortgages of realty:		
10. (i) Principal		43,419 80
11. (ii) Interest and rents		25,461 13
F.—Borrowed Money.		
26. Borrowed by taking deposits		122,257 27
G.—Receipts from other sources.		
30. (*a*) Debentures sold		25,000 00
(*b*) Temporary loans from bank		20,000 00
Totals		$255,072 49

Cash Account.

Expenditure for the year ending 31st December, 1900.

I.—Expended on Corporation Account.

A.—*Sums Loaned or Invested on Capital Account.*

1.	(*a*) Loaned on mortgages of realty	$50,727 82
7.	(*d*) Incumbrances on realty paid off	2,227 21
	(*e*) Insurances or taxes advanced on property mortgaged to the Corporation including repairs	708 20

B.—*Expended on Stock Account.*

8.	Dividends paid on permanent stock	11,026 58

C.—*Borrowed Money (other than foregoing) or Interest thereon paid, viz.:*

18.	(*a*) Bank account—principal, $20,000; interest, $752.25	20,752 25
19.	(*b*) Deposits: Principal, $129,099.68; interest, $3,877.78	132,977 46
20.	(*c*) Debentures issued in Canada: interest, $1,895.50	1,895 50
21.	(*d*) Debentures issued elsewhere: Principal, $19,466.67; interest, $438	19,904 67

D.—*Management Expenses (other than foregoing).*

25.	(*a*) Salaries and fees	2,119 00
26.	(*b*) Commission or brokerage	17 50
28.	(*d*) Stationery, postage, printing and advertising	126 19
29.	(*e*) Law costs	34 25
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	298 68
31.	(*g*) Travelling expenses	23 20
32.	(*h*) Registration fees	55 00

E.—*Other Expenditures, viz.*.

33.	(*a*) Ontario tax	143 65
34.	(*b*) Municipal tax	58 56

F.—*Balance.*

37.	(*a*) Cash on hand and in bank	11,976 77
	Totals	$255,072 49

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901. None.
3. Amonnt of other existing obligations of the Corporation which will mature in 1901. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901. None.
5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 3½ per cent.; on debentures, 4½ per cent.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 6 per cent.; on all other securities, *nil*.
7. Of the mortgages held by the Corporation $423,029.84 is on realty situate in Ontario, and none on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1900, $2,227.21.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900 No. 4; amount, $7,500.
10. Aggregate market value of the land mortgaged to the Corporation, $809,380.
11. How often are the securities held by the Corporation valued? No specified time.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? The Manager, $20,000. By Guarantee Company, $10,000, and by private securities, $10,000.
13. When were the accounts of the Corporation last audited?
14. Names and address of the auditors respectively for 1900 and 1901 (if appointed): E. H. Bird, Accountant, Bank of Commerce; J. P. Thompson, City Treasurer, for both 1900 and 1901.

HOME SAVINGS AND LOAN COMPANY, LIMITED.

Head Office, Toronto, Ontario.

Constating Instruments.

1877, April 25. Incorporated by Letters Patent under the Ontario Joint Stock Companies Letters Patent Act (R. S. O. 1877, c. 150). Lib. 5, No. 35.

1879. 42 V. c. 55 (D.) empowered the Company to acquire the property and assets of the Toronto Savings Bank.

For the lending and the borrowing powers see the Letters Patent above cited, and the Loan Corporations Act, R. S. O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Home Savings and Loan Company, Limited, of Toronto, Ont., at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 78 Church street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

Hon. Sir Frank Smith, President, Toronto; February 15th, 1900, deceased 19th January, 1901.
Eugene O Keefe, Vice-President, " " February 21st, 1901.
John Ryan, Director, " " "
John Foy, " " " "
Edward Stock, " " " "
James Mason, Manager and Secretary, Toronto; 21st December, 1878.

A. Permanent capital stock: total amount authorized, $2,500,000; total amount subscribed, $2,000,000, as more particularly set out in Schedule A hereto.

Schedule A.

(*b*) *Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.*

Only one call made 10 per cent. Stock allotted at different times, last allotment 5th February, 1894.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$ c.	$ c.	$ c.
2. 10 per cent. called.	20,000	100	2,000,000 00	200,000 00	nil.

List of Shareholders as at 31st December, 1900.

(Not printed.)

Balance Sheet as at 31st December, 1900.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders).

A.—*Permanent Capital Stock or Shares.*

2. (*b*)	Ordinary joint stock capital, 10 per cent. called: total called, $200,000; total paid thereon	$200,000 00	
4. (*d*)	Dividends declared in respect of (1), but not yet paid	7,000 00	
5. (*e*)	Unappropriated profits in respect of (1)	1,511 80	
7. (*f*)	Reserve Fund in respect of (1)	200,000 00	
7. (*g*)	Contingent Fund in respect of (1)	55,000 00	
			$463,511 80

Liabilities to the Public.

27.	Deposits, all subject to notice	$2,242,767 57	
28.	Interest on deposits, due or accrued or capitalized	68,864 87	
39.	Due on loans in process of completion or to pay assumed mortgages	800 00	
41.	Directors' compensation	2,500 00	
			2,314,932 44
	Total liabilities		$2,778,444 24

Assets.

CR.

I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.

A.—*Immovable Property Owned Beneficially by Corporation.*

1. (*a*)	Office premises situate as follows:		
2.	(i) At Toronto held in freehold	$27,000 00	
5. (*b*)	Freehold land (including buildings) other than foregoing	1,800 14	
			$28,800 14

B.—*Debts Secured by Mortgages of Land.*

9. (*a*)	Debts (other than item 10) secured by mortgages of land	766,654 91	
10. (*b*)	Debts secured by mortgaged land held for sale	35,676 71	
11. (*c*)	Interest due or accrued on items 9 and 10 and not included therein	19,073 03	
			821,404 65

C.—*Debts not above enumerated of which the Corporation holds securities as follows:*

20. (*h*)	Debts secured only by permanent stock or shares of the Corporation. Principal	6,112 67	
22. (j)	Debts secured on the collateral securities of stocks, bonds and debentures other than above. Principal	1,678,546 02	
25. (*m*)	Debts secured by one-third interest in lands	28,931 74	
26. (*n*)	Interest due or accrued on items 20 to 25 and not included therein	3,750 07	
			1,717,340 50

E.—*Cash.*

31. (*a*)	On hand	2,636 99	
22. (*b*)	In bank at Toronto	108,601 96	
			111,238 95

F.—*Assets not hereinbefore mentioned.*

37. (*a*)	Office furniture	1,500 00	
38. (*b*)	Debentures of the Niagara Navigation Co	98,160 00	
			99,660 00
	Total assets		$2,778,444 24

CASH ACCOUNT.

Receipts for the Year Ending 31st December, 1900.

I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE.

		(Col. 1.)	(Col. 4.)
	A.—*Balance from 31st December, 1899.*		
(*b*)	Cash (not already shown under (1)):		
2.	(i) On hand	$2,004 49	
3.	(ii) In bank	108,578 20	
			$110,582 69

C.—*Receipts on account of Investments, Loans or Debts.*

(*a*)	Mortgages of realty:		
10.	(i) Principal	56,268 67	
11.	(ii) Interest	45,132 90	
			101,401 57
(*b*)	On other securities:		
12.	(i) Principal	3,186,822 95	
13.	(ii) Interest or Dividends	91,786 93	
			3,278,609 88

D.—*Receipts from Real Estate Owned Beneficially by Corporation.*

16. (*a*)	Sales	200 00	
17. (*b*)	Rents	683 50	
			883 50

F.—*Borrowed Money.*

26. (*b*)	Borrowed by taking deposits	2,873,694 63

G.—*Receipts from other sources, viz.:*

30. (*a*)	Insurance Premiums and Solicitors' charges refunded by mortgagors	1,934 74
	Totals	$6,367,107 01

Cash Account.

Expenditure for the Year Ending 31st December, 1900.

I.—Expended on Corporation Account.

	A.—*Sums Loaned or Invested on Capital Account.*	(Col. 1.)	(Col. 4.)
1.	(*a*) Loaned on mortgages of realty	$16,109 37	
	(*b*) Loaned or invested in other securities viz.:—		
2.	(i) On the collateral security of stocks, bonds and debentures	3,377,715 19	
			$3,393,824 56
	B.—*Expended on Stock Account.*		
8.	Dividends paid or permanent stock	14,000 00	14,000 00
	C.—*Borrowed Money other than foregoing or interest paid thereon, viz.:*		
19.	(*b*) Deposits: Principal, $2,824,393.87; interest, $3,128.49	2,827,522 36	2,827,522 36
	D.—*Management Expenses (other than foregoing).*		
25.	(*a*) Salaries and fees; including directors' and auditors' fees	16,325 00	
26.	(*b*) Commission or brokerage	204 92	
28.	(*d*) Stationery, postage, printing and advertising	1,580 76	
29.	(*e*) Law Costs	94 80	
30.	(*f*) Fuel, rent, taxes (other than 7 and 32) and rates; including grant of $500 to Canadian Patriotic Fund	2,135 66	
32.	(*h*) Registration Fees	180 00	
			20,521 14
	F.—*Balance.*		
37.	(*a*) Cash on hand and in Banks		111,238 95
	Totals		$6,367,107 01

Miscellaneous Statement for the Year Ending 31st December, 1900.

3. Amount of other existing obligations of the Corporation which will mature in 1901. All deposits which are all subject to notice.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901. Mortgages, $28,035, and all loans on collaterals.
5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 3½ per cent.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, about 5 per cent.; on other securities, about 5 per cent.
7. Of the mortgages held by the Corporation all are on realty situate in Ontario.
8. Loans written off or transferred to real estate account during 1900, $7,916.77.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900: No. 2; amount, $5,610.01.
10. Aggregate market value of the land mortgaged to the Corporation, $1,695,478.00.
11. How often are the securities held by the Corporation valued? Mortgages when occasion requires, other loans continuously.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? All under bond, manager, $8,000; accountant, $4,000; teller, $5,000; two ledger keepers, each, $4,000; two clerks, each, $3,000; two clerks, each, $1,000. By Guarantee Company and by private sureties.
13. When were the accounts of the Corporation last audited? Audited daily and completed at end of year.
14. Names and address of the auditors respectively for 1900 and 1901 (if appointed). John M. Sullivan, John G. Hall, Toronto.

THE HURON AND BRUCE LOAN AND INVESTMENT COMPANY.

Head Office, Goderich, Ontario.

Incorporated under the Building Societies Act (R.S.O. 1877, c. 164), by declaration filed with the Clerk of the Peace for the County of Huron, 27th January, 1885.

The lending and borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Huron and Bruce Loan and Investment Company of Goderich, Ont., at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on North street, in the Town of Goderich, in the Province of Ontario.

The Board is constituted of nine directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

Francis Jordan, President, Goderich;	1st February, 1900;	1st February, 1901.
Samuel Sloane, Vice-President, Goderich,	"	"
J. M. Roberts, Director, Dungannon;	"	"
H. C. Dunlop, " Goderich;	"	"
Sir R. J. Cartwright, Director, Ottawa;	"	"
Lord Strathcona and Mount Royal, Director, Ottawa;	"	"
C. A. Nairn, Director, Goderich;	"	"
J. H. Colborne, " "	"	"
D. J. Naftel, " "	"	"
Horace Horton, Manager and Secretary, Goderich;	"	"

A. Permanent capital stock: total amount authorized, $500,000; total amount subscribed, $206,400, as more particularly set out in Schedule A. hereto.

Schedule A.

(a)—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1900.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
		$	$	$ c.	$ c.
1. Fully called	4,128	50	206,400	180,433 55	25,966 45

List of Shareholders at 31st December, 1900.

(Not printed)

Balance Sheet as at 31st December, 1900.

Capital and Liabilities.

Dr.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary permanent capital	$180,433 55	
4. (*d*) Dividends declared in respect of (1), but not yet paid	3,608 60	
7. (*g*) Contingent fund in respect of (1)	4,087 94	
		$188,130 09
Liabilities to the Public.		
27. Deposits payable on notice	55,716 80	55,716 80
Total liabilities		$243,846 89

Assets.

Cr

I.—Assets of which the Corporation is the Beneficial Owner.		
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgage of land	$223,522 91	
10. (*b*) Debts secured by mortgaged land held for sale	11,062 43	
		$234,585 34
E.—Cash.		
31. (*a*) On hand	811 84	
32. (*b*) In bank	7,805 86	
		8,617 70
F.—Assets not hereinbefore mentioned.		
37. (*a*) Office furniture		643 85
Total assets		$243,846 89

Cash Account.

Receipts for the year ending 31st December, 1900.

	Col. 1.	Col. 4. Total.
I.—Received by the Corporation for its Own Use.		
A.—Balance from 31st December, 1899.		
1. (*b*) Cash (not already shown under (1)).		
2. (i) On hand	$511 44	
3. (ii) In bank	10,016 81	
		$10,528 25
C.—Receipts on Account of Investments, Loans or Debts.		
(*a*) On mortgages of realty :—		
10. (i) Principal	20,236 05	
11. (ii) Interest	13,590 54	
On other securities :—		
13. (ii) Interest	283 71	
		34,110 30
D.—Receipts from Real Estate owned Beneficially by Corporation.		
16. (*a*) Sales		305 00
F.—Borrowed Money.		
26. (*b*) Borrowed by taking deposits		40,984 11
Totals		$85,927 66

Cash Account.

Expenditure for the year ending 31st December, 1900

I.—Expended on Corporation Account.

	Col. 1.	Col. 4.
A.—*Sums Loaned or Invested on Capital Account.*		
1. (*a*) Loaned on mortgages of realty	$25,254 16	
7. (*c*) Incumbrances on realty paid off	353 28	
		$25,607 44
B.—*Expended on Stock Account.*		
8. Dividends paid on permanent stock	7,217 20	7 17 20
C.—*Borrowed Money (other than foregoing) or interest thereon paid.*		
19. (*b*) Deposits: principal, $42,811.35; interest, $45.75		42,857 10
D.—*Management Expenses (other than foregoing.)*		
25. (*a*) Salaries and fees	1,050 30	
26. (*b*) Commission or brokerage	55 00	
28. (*d*) Stationery, postage, printing and advertising	32 90	
29. (*e*) Law costs	30 00	
30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	375 32	
31. (*g*) Travelling expenses	5 00	
32. (*h*) Registration fees	80 00	
		1,628 22
F.—*Balance.*		
37. (*a*) Cash on hand and in bank		8,617 70
Totals		$85,927 66

Miscellaneous Statement for the Year Ending 31st December, 1900

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901. None.

2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901. None.

3. Amount of other existing obligations of the Corporation which will mature in 1901. None.

4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901. None.

5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 3 per cent.

6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 5¼ per cent.

7. Of the mortgages held by the Corporation all are on realty situate in Ontario.

8. Loans written off or transferred to real estate account during 1900, none.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900, none.

10. Aggregate market value of the land mortgaged to the Corporation? $275,000.

11. How often are the securities held by the Corporation valued? None but mortgages.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager-Treasurer, $30,000.00. By private sureties.

13. When were the accounts of the Corporation last audited? 31st December, 1900.

14. Names and addresses of auditors respectively for 1900 and 1901 (if appointed). W. R Robertson and H. W. Ball, Goderich, Ont.

THE HURON AND ERIE LOAN AND SAVINGS COMPANY.

Head Office, London, Ont.

Constating Instruments.

1864. Declaration of incorporation under the Buildings Societies Act (Consol. Stat. U. C. c. 53) filed with the Clerk of the Peace for the County of Middlesex, 18th March. 1864. The original corporate name was The Huron and Erie Savings and Loan Society.

1876. The corporate name was changed to The Huron and Erie Loan and Savings Company by the Act of Ontario, 69 Vic. c. 95.

1896. The Dominion Act, 53 V. c. 49, limited the borrowing powers; regulated the issue, transfer and registration of debentures; prohibited loans on stock or to directors, etc. See Statutes of Canada 1899, 62-3 Vic. c. 115.

Annual Statement

Of the condition and affairs of the Huron and Erie Loan and Savings Company, of London, Ontario, at 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 442 Richmond street, in the City of London, in the Province of Ontario.

The Board is constituted of six directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

John W. Little, President, London, Ont.; February, 1901; February, 1902.
Philip Mackenzie, Vice-President, London, Ont., " "
Prof. Wm. Saunders, Director, Ottawa, Ont., " "
F. E. Leonard, Director, London, Ont., " "
V. Cronyn, Director, London, Ont., " "
John Labatt, Director, London, Ont., " "
Geo. A. Somerville, Manager and Secretary, London, Ont.

A. Permanent capital stock: Total amount authorized, $3,000,000; total amount subscribed, $3,000,000, as more particularly set out in Schedule A hereto.

Schedule A.

(a) Fixed and permanent capital stock created by virtue of Building Society Acts

Description.	Total amount issued and subsisting at 31st December, 1900.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value.	—		
		$	$	$	$
1. Fully called	20,000	50	1,000,000	1,000,000	nil
2. 20 per cent. called	40,000	50	2,000,000	400,000	1,600,000
Totals	60,000	.....	3,000,000	1,400,000	1,600,000

List of Shareholders as at 31st December, 1900

(Not printed.)

Balance Sheet as at 31st December, 1900.

Dr *Capital and Liabilities.*

	Capital (Liabilities to Stockholders or Shareholders.)		
	A.—Permanent Capital Stock or Shares.		
1.	(*a*) Ordinary joint stock capital fully called : Total called, $1,000,000 ; total paid thereon	$1,000,000 00	
2.	(*b*) Ordinary joint stock capital, 20 per cent called : Total called, $400,000 ; total paid thereon	400,000 00	
4.	(*d*) Dividends declared in respect of (1), (2), but not yet paid	63,156 33	
5.	(*e*) Unappropriated profits in respect of (1), (2)	23,199 25	
6.	(*f*) Reserve fund in respect of (1), (2)	890,000 00	
	Liabilities to the Public.		$2,376,355 58
27.	Deposits payable on notice	1,437,616 07	
28.	Interest on deposits capitalized during the year, $42,139.34.		
29.	Debentures payable in Canada	1,992,430 27	
30.	Interest due and accrued on (29)	28,868 57	
31.	Debentures payable elsewhere than in Canada	1,171,757 03	
32.	Interest due and accrued on (31)	6,905 19	
39.	Due on loans in process of completion or to pay assumed mortgages	70,085 61	
			4,707,662 74
	Total liabilities		$7,084,018 32

Cr.	*Assets.*		
	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—Immovable property Owned Beneficially by Corporation.		
1.	(*a*) Office premises situate as follows :—		
2.	(i) At 442 Richmond Street, London, Ont., held in freehold	15,000 00	
5.	(*b*) Freehold land (including buildings) other than foregoing, held under deed	4,175 00	
	B.—Debts Secured by Mortgages of Land.		$19,175 00
9.	(*a*) Debts (other than item 10) secured by mortgages of land	6,631,346 53	
10.	(*b*) Debts secured by mortgaged land held for sale	1,525 00	
			6,632,871 53
	C.—Debts not above enumerated for which the Corporation holds securities as follows :		
14.	(*b*) Debts secured by municipal bonds or debentures	204,499 33	
17.	(*c*) Debts secured by Dominion Government stock or bonds	35,233 33	
	E – Cash.		239,732 66
31.	(*a*) On hand	3,644 54	
32.	(*b*) In bank as follows :—		
33.	(i) In Canada	137,195 25	
34.	(ii) In England	51,399 34	
			192,239 13
	Total assets		$7,084,018 32

Cash Account.

Receipts for the year ending 31st December, 1900.

	I.—Received by the Corporation for its Own Use.		
	A.—Balances from 31st December, 1899.	(Col. 1.)	(Col. 4.)
	(*b*) Cash (not already shown under (1) :—		
2.	(i) On hand	$4,990 92	
3.	(ii) In bank	132,183 87	
	C.—Receipts on Account of Investments, Loans or Debts.		$137,174 79
	(*a*) On mortgages of realty :—		
10.	(i) Principal	1,083,895 23	
11.	(ii) Interest		
	(*b*) On other securities :—		
12.	(i) Principal	26,536 87	
13.	(ii) Interest or dividends	13,279 71	
	(*c*) Unsecured debts : Retained to pay assumed mortgages	67,489 74	
	D.—Receipts from Real Estate Owned Beneficially by Corporation.		1,191,201 55
17.	(*b*) Rents from office building	600 00	600 00
	F.—Borrowed Money.		
26.	(*b*) Borrowed by taking deposits	1,988,373 01	
27.	(*c*) Borrowed on debentures	1,249,989 54	
	G.—Receipts from other sources, viz.		3,238,362 55
30.	(*a*) Interest on bank account	2,833 06	
	(*b*) Profit on sterling exchange	476 09	
			3,309 15
	Totals		$4,570,648 04

Cash Account.

Expenditure for the year ending 31st December, 1900

I.—Expended on Corporation Account.

		(Col. 1.)	(Col. 4.)
	A.—*Sums Loaned or Invested on Capital Account.*		
1.	(*a*) Loaned on mortgages of realty, including assumed mortgages	$1,010,354 29	$1,010,354 29
	B.—*Expended on Stock Account.*		
8.	Dividends paid on permanent stock	126,051 30	126,051 30
	C.—*Borrowed money (other than foregoing) or interest thereon paid, viz.:*		
19.	(*b*) Deposits : Principal, $2,044,001.01, Interest, $717.17	2,044,718 18	
20.	(*c*) Debentures payable in Canada : Principal, $811,240 57 ; Interest, $68,562.70	879,803 27	
21.	(*d*) Debentures payable elsewhere : Principal, $230,480.44 ; Interest, $41,354.91	271,835 35	
			3,196,356 80
	D.—*Management Expenses (other than foregoing).*		
25.	(*a*) Salaries and fees	24,197 53	
26.	(*b*) Commission or brokerage	11,110 75	
28.	(*d*) Stationery, postage, printing and advertising	1,635 39	
29.	(*e*) Law costs	1,266 67	
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32), rates and guarantee premiums	3,078 38	
31.	(*g*) Travelling expenses	2,444 35	
32.	(*h*) Registration fees	275 00	
	(*i*) Telephone, telegrams, repairs, etc	598 45	
			44,646 52
33.	(*a*) Grant to Canadian Patriotic Fund		1,000 00
	F.—*Balance.*		
37.	(*a*) Cash on hand	3,644 54	
	(*b*) Cash in various banks as follows :		
38.	(i) In Canada	137,195 25	
39.	(ii) In England	51,399 34	
			192,239 13
	Totals		$4,570,648 04

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of debentures issued and payable by the Corporation in Canada which will mature in 1901. Including $25,765.49 overdue, $649,094.61.
2. Amount of debentures payable by the Corporation elsewhere which will mature in 1901, $211,505.33.
3. Amount of other existing obligations of the Corporation which will mature in 1901 (exclusive of deposits) None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901, including those payable on demand, $1,087,187.27.
5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 3 per cent.; on debentures, 3.718 per cent.; on debenture stock, none.
   Average rate of interest per annum on mortgages outstanding at 31st December, 1900, 5.3385 per cent.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 5.1789 per cent.; on other securities 3.574 per cent.
7. Of the mortgages held by the Corporation, $6,632,871.53 is on realty situate in Ontario, and nothing on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1900, $25,440.64.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900. Number, 9 ; amount, $24,099.00.
10. Aggregate market value of the land mortgaged to the Corporation, $12,198,210.00.
11. How often are the securities held by the Corporation valued ? Annually.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively ? Manager, $10,000, and thirteen other officers at $32,000 ; $42,000 in all.
    (*b*) By Guarantee Company.
13. When were the accounts of the Corporation last audited ? As at 31st December, 1900.
14. Names and addresses of the auditors respectively for 1900 and 1901.
    Geo. F. Jewell, F.C.A., and Alfred A. Booker, London.

THE HURON AND LAMBTON LOAN AND SAVINGS COMPANY.

Head Office, Sarnia.

Incorporated under the Building Societies Act, R.S.O. 1877, c. 164, by Declaration filed with the Clerk of the Peace for the County of Lambton, 1st November, 1877.

The lending and borrowing powers are governed by the Loan Corporations Act, R.S O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Huron and Lambton Loan and Savings Company of Sarnia, Ont., at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on Front street, in the Town of Sarnia, in the Province of Ontario.

The Board is constituted of six directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

F. F. Pardee, M.P.P., President, Sarnia; 6th February, 1900, 5th February, 1901.
David Milne, Vice-President, Sarnia, " "
Frank Ward, Director, Wyoming, " "
Peter Taylor, Director, Sarnia, " "
Manfred B. Proctor, Director, Sarnia, " "
J. Cameron Douglas, Secretary-Treasurer, 1st February, 1890.

A.—Permanent capital stock: total amount authorized, $1,000,000; total amount subscribed, $399,200, as more particularly set out in Schedule A hereto.

Schedule A.

(a) *Fixed and permanent capital stock created by virtue of Building Society Acts.*

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$	
1. Fully called	6,284	50	314,200	314,200.00	
2. Per cent. called	738	50	36,900	8,812.91	
3. 20 per cent. called	962	50	48,100	9,620.00	
Totals	7,984		399,200	332,632.91	

List of Shareholders as at 31st December, 1900.

(Not printed)

Balance Sheet as at 31st December, 1900

Capital and Liabilities.

Dr.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called: Total called, $314,200; total paid thereon		
2. (*b*) Ordinary joint stock capital 20 per cent. called: Total called, $9,620; total paid thereon	$ 332,632 91	
3. (*c*) Ordinary joint stock capital per cent called: Total called, $8,812.91; total paid thereon		
6. (*f*) Reserve fund in respect of (1), (2) or (3)	51,000 00	
7. (*g*) Contingent fund in respect of (1), (2) or (3)	2,518 50	
		$386,151 41
Liabilities to the Public.		
27. Deposits	$298,484 76	
28. Interest on deposits due or accrued or capitalized	8,566 29	
29. Debentures issued in Canada	51,765 00	
30. Interest due and accrued on (29)	629 80	
		$359,445 85
Total liabilities		$745,597 26

Assets.

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property owned Beneficially by Corporation.		
1. (*a*) Office premises situate as follows:		
2 (i) At Sarnia, Ont., held in freehold	$7,000 00	
5. (*b*) Freehold land (including buildings) other than foregoing	6,368 44	
		$13,368 44
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$648,865 79	
10. (*b*) Debts secured by mortgaged land held for sale	4,341 57	
		653,207 36
C.—Debts not above enumerated for which the Corporation holds Securities as follows:		
14. (*b*) Debts secured by municipal bonds or debentures	$42,779 40	
16. (*d*) Debts secured by loan corporation debentures	3,025 80	
20. (*h*) Debts secured only by permanent stock or shares of the Corporation	21,975 57	
		67,780 77
E.—Cash.		
31 (*a*) On hand	2,536 96	
(*b*) In bank	8,703 73	
		11,240 69
Totals		$745,597 26

Cash Account.

Receipts for the year ending 31st December, 1900.

Received by the Corporation for its own Use.	
A.—Balances from 31st December, 1899.	
(*b*) Cash not already shown under (1)	$4,068 86
B.—Sums Received Wholly or Partly on Capital Stock.	
4. (*a*) On joint stock permanent capital	252 60
C.—Receipts on Account of Investments, Loans or Debts.	
(*a*) Mortgages of realty:	
10. (i) Principal	
11. (ii) Interest	181,998 73
D.—Receipts from Real Estate Owned Beneficially by Corporation.	
17. (*b*) Rent	340 00
F.—Borrowed Money.	
26. (*b*) Borrowed by taking deposits	391,442 64
27. (*c*) Borrowed on debentures	22,028 00
G.—Receipts from Other Sources, viz.	
30. (*a*) Payment for portion of division wall of Company's office premises	207 90
General interest	246 75
Totals	$600,585 48

Cash Account

Expenditure for the year ending 31st December, 1900.

I.—Expended on Corporation Account.

A.—*Sums Loaned or Invested on Capital Account.*

1.	(*a*) Loaned on mortgages of realty	$136,774 99
	(*b*) Loaned or invested in other securities:	
	(i) Shareholders' stock	11,150 00
	(ii) Municipal securities	34,889 67
	(iii) Loan company debentures	3,003 00

B.—*Expended on Stock Account.*

8.	Dividends paid on permanent stock	19,952 46

C.—*Borrowed Money (other than foregoing) or Interest Thereon Paid, viz.:*

18.	(*a*) Bank account (principal and interest)	5,015 50
19.	(*b*) Deposits: Principal, $344,415.13; Interest, $8,566.29	352,981 42
20.	(*c*) Debentures issued in Canada: Principal, $19,500; Interest, $1,847.01	21,347 01

D.—*Management Expenses (other than foregoing).*

25.	(*a*) Salaries and fees	2,876 00
26.	(*b*) Commission or brokerage	227 84
28.	(*d*) Stationery, postage, printing and advertising	133 72
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	532 38
32.	(*h*) Registration fees	80 00

E.—*Other Expenditures, viz.:*

33.	(*a*) Subscription to Patriotic Fund	100 00
34.	(*b*) Repairs to office furniture and premises, telephone, insurance, etc.	254 21
35.	(*c*) General interest	26 59

F.—*Balance.*

37.	(*a*) Cash on hand and in bank	11,240 69
	Totals	$600,585 48

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of Debentures issued by the Corporation in Canada which will mature in 1901, $16,200.
5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 3.13 per cent.; on debentures, 3.5 per cent.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 5.26 per cent.
7. Of the mortgages held by the Corporation $566,541.55 is on realty situate in Ontario, and $82,324.24 is on realty situate elsewhere.
8. Loans written off during 1900, $933.04.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900. No. 2. Amount, $1,193.02.
11. How often are the securities held by the Corporation valued? Annually.
12. (*a*) What officers of the Corporation are under bond, and for what sum respectively? Manager, $3,000; Accountant, $2,000; private sureties.
13. When were the accounts of the Corporation last audited? Audited weekly.
14. Names and address of the auditors respectively for 1900 and 1901, J. D. Stewart and H. Ingram Sarnia, Ont.

THE IMPERIAL LOAN AND INVESTMENT COMPANY OF CANADA.

Head Office, Toronto. (38 Vic. c. 62 (D) s 2)

Constating Instruments.

As recited in the preamble of 38 V. c. 62 (D), the Company was incorporated under the Building Societies Act, Consol. Stat. U.C. chap 53. The declaration of incorporation was filed on the 19th August, 1869, with the Clerk of the Peace for the County of York. The corporate name was The Imperial Building, Saving and Investment Company (Decl. Book II, 47).

In 1875 the corporate name was changed by 38 V. c 62 (D) to The Imperial Loan and Investment Company (sec. 1). The existing Corporation was continued under the new name, with its head office at Toronto, (sec. 2).

Section 3 enacts: "3. The said Company shall not under its new name be deemed a new corporation, but it shall have, hold and continue to exercise all the rights, powers and privileges that previously to such change had been held, exercised and enjoyed by the said 'Imperial Building, Savings and Investment Company' in as full and ample a manner as if the said Company had continued to exist under its original name; and all statutory provisions applicable to the said company shall continue applicable to the said Imperial Loan and Investment Company."

In 1881, by Letters Patent of Canada, dated 11th June, the Company was reincorporated "under *The Canada Joint Stock Companies' Act, 1877*, by the name of the Imperial Loan and Investment Company of Canada (Limited), and as a loan company within the meaning and provisions of the said last mentioned Act, with their now existing capital of one million dollars."

For the lending and the borrowing powers see R.S.C. (1886), c. 119, secs. 88-98; and the Loan Corporations Act, R.S.O. 1897, c. 205; 1900, c. 27.

See Statutes of Canada, 1899, 62-3 Vic. c. 115.

Annual Statement

Of the condition and affairs of the Imperial Loan Investment Company of Canada, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 32-34 Adelaide street E., in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

James Thorburn, M.D., President, Toronto, Ont.; one year.
Ald. Daniel Lamb, Vice-President, " "
C. C. Dalton, Director, " "
R. Shaw Wood, " " "
H. M. Pellatt, " " "
Henry Swan, " " "
E. H. Kirkland, Managing-Director, " "

A.—Permanent capital stock: Total amount authorized, $1,000,000; total amount subscribed, $839 850, as more particularly set out in Schedule A. hereto.

Schedule A.

(b) Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies' Acts or Private Acts

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid
		$	$ c.	$ c.	$ c.
1. Fully called..	6,298½	100	629,850 00	629,483 26	366 74
2. 40 per cent. called.	2,100	100	210,000 00	103,240 80	106,759 20
Totals	8,398½	.....	839,850 00	732,724 06	107,125 94

List of Shareholders as at 31st December, 1900.

(Not printed.)

Balance Sheet as at 31st December, 1900.

Dr *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders).			
A.—Permanent Capital Stock or Shares.			
1. (*a*) Ordinary joint stock capital fully called: total called, $629,850 00; total paid thereon		$629,483 26	
2. (*b*) Ordinary joint stock capital, 40 per cent. called: total called, $84,000; total paid thereon		84,000 00	
(*cc*) Joint Stock Capital paid in advance of calls*		19,240 80	
4. (*a*) Dividends declared in respect of (1), (2) or (3) but not yet paid		18,318 00	
6. (*f*) Reserve Fund in respect of (1), (2) and (3)		160,000 00	
7. (*g*) Contingent Fund in respect of (1), (2) and (3)		13,425 39	
			$924,467 45
Liabilities to the Public.			
27. Deposits payable on demand		$14,202 19	
29. Debentures issued in Canada		81,150 00	
30. Interest due and accrued on (29)		1,494 10	
31. Debentures issued elsewhere than in Canada		542,710 17	
32. Interest due and accrued on (31)		5,609 40	
			645,165 86
Total liabilities			$1,569,633 31

* 2,100 shares issued, 40 per cent. called, but permission given to pay in full, of which permission some have availed themselves.

Cr *Assets.*

I.—Assets of which the Corporation is the Beneficial Owner.			
A.—Immovable Property Owned Beneficially by Corporation.			
5. (*b*) Freehold land (including buildings) other than foregoing		$140,101 80	
6. (*c*) Leasehold land (including buildings) other than foregoing		27,123 73	
			$167,225 53
B.—Debts Secured by Mortgages of Land.			
9. (*a*) Debts (other than item 10) secured by mortgages of land		$1,078,477 13	
10. (*b*) Debts secured by mortgaged land held for sale		171,889 37	
			$1,250,366 50
C.—Debts not above Enumerated for which the Corporation holds Securities as follows:			
20. (*h*) Debts secured only by permanent stock or shares of the corporation		$69,704 80	
22. (*j*) Debts secured by stock of various banks, etc.		55,150 00	
			124,854 80
D.—Cash.			
31. (*a*) On hand		$1,61 42	
32. (*b*) In banks	$25,579 56		
Less owing banks in Toronto	3 50		
		25,576 06	
			27,186 48
Total assets			$1,569,633 31

Cash Account.

Receipts for the year ending 31st December, 1900.

I.—Received by the Corporation for its Own Use.		(Total, Col 4.)
A.—Balances from 31st December, 1900.		
(*b*) Cash (not already shown under (1)):		
2. (i) On hand		$2,066 38
2. (ii) In bank		45,460 47
B.—Sums Received wholly or partly on Capital Stock.		
4. (*aa*) Joint Stock Capital received in advance of call		1,910 65
5. (*b*) Premium on (4)		50
C.—Receipts on Account of Investments, Loans or Debts.		
(*a*) On mortgages of realty:—		
10. (i) Principal		130,570 69
11. (ii) Interest		65,160 40
(*b*) On other securities:—		
12. (i) Principal		142,484 35
13. (ii) Interest or dividends		5,078 10
D.—Receipts from Real Estate owned Beneficially by Corporation.		
17. (*b*) Rents		27,912 56
E.—Borrowed Money.		
26. (*b*) Borrowed by taking deposits		18,141 31
27. (*c*) Borrowed on debentures		11,610 00
G.—Other Sources.		
30. (*a*) Interest on bank balances		185 17
Totals		$450,580 58

Cash Account.

Expenditure for the year ending 31st December, 1900.

I.—Expended on Corporation Account.	(Total, Col. 4.)
A.—Sums Loaned or Invested on Capital Account.	
1. (*a*) Loaned on mortgages of realty	$42,179 81
(*b*) Loaned or invested in other securities; various stocks	198,491 00
E.—Expended on Stock Account.	
8. Dividends paid on permanent stock	36,581 40
C.—Borrowed Money other than foregoing or Interest thereon Paid, viz.:	
19. (*b*) Deposits: Principal, $26,658.47; interest, $448.26	26,606 73
20. (*c*) Debentures issued in Canada: Principal, $10,250; interest, $3,603.25	13,853 25
21. (*d*) Debentures issued elsewhere: Principal, $67,792.65; interest, $22,244.85	90,037 50
D.—Management Expenses (other than foregoing).	
25. (*a*) Salaries and fees	8,508 00
26. (*b*) Commission or brokerage	3,217 49
28. (*d*) Stationery, postage, printing and advertising	417 53
29. (*e*) Law costs	625 06
30. (*f*) Fuel, rent and taxes	2,441 33
31. (*g*) Travelling expenses	380 00
32. (*h*) Registration fee	155 00
F.—Balance.	
37. (*a*) Cash on hand and in banks	27,186 48
Totals	$450,580 58

Miscellaneous Statement for the Year Ending 31st December, 1900

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901, $6,900.00.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901, $128,601.65.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901, $582,317.60.
5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 3 per cent.; on debentures, 3.85 per cent.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 4.45 per cent.; on other securities, 5 per cent.
7. Of the mortgages held by the Corporation, $762,239.58 is on realty situate in Ontario, and $665,352.45 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1900, $26,300.00.
9. Number and aggregate amount of mortgages upon which compulsory proceedings heve been taken by the Corporation in 1900, No. 2; amount, $5,000.
10. Aggregate market value of land mortgaged to the Corporation, $2,900,000.
11. How often are the securities held by the Corporation valued? Annually.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager director, $5,000; accountant, $3,000; cashier, $1,000; clerk, $1,000.
    (*b*) By Guarantee Company.
13. When were the accounts of the Corporation last audited? To 31st December, 1900.
14. Names and addresses of the auditors for 1900: John C. Copp and T. E. P. Trew, Toronto.

THE INDUSTRIAL MORTGAGE AND SAVINGS COMPANY.

Head Office, Sarnia.

Incorporated under the Building Societies Act, R. S. O., 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Lambton, 20th August, 1889.

The lending and the borrowing powers are governed by the Loan Corporations Act, R S. O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition of affairs of the Industrial Mortgage and Savings Company of Sarnia, Ont., at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on Front street, in the Town of Sarnia, in the Province of Ontario.

The Board is constituted of ten directors holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office :—

John Cowan, President, Sarnia,	January,	1900 ;	January,	1902.
Arch. Gibb, Vice-President, Sarnia,	"	1899 ;	"	1901.
Jas. C. Wood, 2nd Vice-President, Langbank,	"	"	"	"
Thomas Howden, Director, Watford,	"	"	"	"
Thomas Symington, Director, Sarnia,	"	"	"	"
Arch. McIntyre, Director, Napier,	"	1900 ;	"	1902.
Peter Grant, Director, Avonroy,		"	"	"
James Purvis, Director, Sarnia,	"	1899 ;	"	1901.
Wm. Armstrong, Director, Wyoming,	August,	1900 ;	"	"
John McFarlane, Director, Mandaumin,	October	1900 ;	"	"

D. N. Sinclair, Secretary, Sarnia, August, 1900.

A. Permanent capital stock: Total amount authorized, $500,000; total amount subscribed, $400,000, as more particularly set out in Schedule A hereto.

Schedule A.

(a) Fixed and Permanent Capital Stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1900.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
		$	$ c.	$ c.	$ c.
1. Fully called.....	8,000	50	400,000 00	389,203 63	10,796 37

List of Shareholders as at 31st December, 1900.

(Not printed.)

Balance Sheet as at 31st December, 1900.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders.)		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called: Total called $400,000; total paid thereon	$389,203 63	
4. (*d*) Dividends declared in respect of (1), but not yet paid	11,653 75	
6. (*f*) Reserve fund in respect of (1)	76,555 12	
		$477,412 50
Liabilities to the Public.		
27. Deposits	354,798 20	
28. Interest on deposits, due or accrued or capitalized	10,228 25	
29. Debentures issued in Canada	187,724 18	
30. Interest due and accrued on (29)	2,654 49	
		555,405 12
Total liabilities		$1,032,817 62

Assets.

Cr.

Assets of which the Corporation is the Beneficial Owner.		
A.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$942,598 10	
11. (*c*) Interest due or accrued on item 9 and not included therein	1,193 44	
		$943,791 54
C.—Debts not above enumerated for which the Corporation holds Securities as follows:		
14. (*b*) Debts secured by municipal bonds or debentures	38,551 28	
20. (*h*) Debts secured only by permanent stock or shares of the Corporation	13,145 35	
		51,696 63
E. Cash.		
31. (*a*) On hand	3,241 64	
32. (*b*) In bank	33,587 81	
		36,829 45
F.—Assets not hereinbefore mentioned.		
39. (*a*) Office furniture		500 00
Total assets		$1,032,817 62

Cash Account

Receipts for the year ending 31st December, 1900

Received by the Corporation for its Own Use.		
A.—Balances from 31st December, 1899.	Col. (1).	Total Col. (4)
2. (i) On hand		$3,971 12
(ii) In bank		3,340 96
B.—Sums Received Wholly or Partly on Capital Stock.		
4. (*a*) Call on joint stock permanent capital	$8,406 27	
5. (*b*) Premiums on (4)	1,250 00	
		9,656 27
C.—Receipts on Account of Investments, Loans or Debts.		
(*a*) On mortgages of realty:		
10. (i) Principal	111,096 04	
11. (ii) Interest	47,004 03	
(*b*) On other securities:		
12. (i) Principal	32,164 76	
13. (ii) Interest or dividends	2,593 32	
		192,858 15
F.—Borrowed Money.		
26. (*b*) Borrowed by taking deposits	581,738 94	
27. (*c*) Borrowed on debentures	92,669 05	
		674,407 99
G.—Receipts from other Sources, viz:		
30. (*a*) General interest		147 22
Totals		$884,381 71

Cash Account.

Expenditure for the year ending 31st December, 1900.

I.—Expended on Corporation Account.

	A.—*Sums Loaned or Invested on Capital Account.*		Total Col. (4).
1.	(*a*) Loaned on mortgages of realty (including item 7)	$137,974 44	
	(*b*) Loaned or invested in other securities viz.:		
2.	(i) Municipal debentures	20,062 20	
3.	(ii) Permanent stock	6,286 00	
			$164,322 64
	B.—*Expended on Stock Account.*		
8.	Dividends paid on permanent stock	22,871 40	22,871 40
	C.—*Borrowed Money (other than foregoing) or Interest thereon paid, viz.:*		
18.	(*a*) Bank account (principal and interest)		256 36
19.	(*b*) Deposits: Principal, $597,357.69; Interest, $324.34		597,682 03
20.	(*c*) Debentures issued in Canada: Principal, $51,050.00; interest, $6,101.90		57,151 90
	D.—*Management Expenses (other than foregoing).*		
25.	(*a*) Salaries and fees	3,634 36	
27.	(*c*) Commission or brokerage	260 97	
28.	(*d*) Stationery, postage, printing and advertising	322 14	
29.	(*e*) Law costs	82 42	
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	888 04	
32.	(*h*) Registration fee	80 00	
			5,267 93
	F.—*Balance.*		
37.	(*a*) Cash on hand and in Bank		36,829 45
			$884,381 71

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of Debentures issued by the Corporation in Canada which will mature in 1901, $84,645.48.
2. Amount of Debentures issued by the Corporation elsewhere which will mature in 1901. None.
3. Amount of other existing obligations of the Corporation which will mature in 1901. None.
4. Amount of securities held by Corporation which will mature and become payable to the Corporation in 1901, $21,462 75.
5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 3 per cent.: on debentures, 3.94 per cent.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 5.15 per cent.
7. Of the mortgages held by the Corporation all are on realty situate in Ontario.
8. Loans written off or transferred to real estate during 1900, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900, none.
10. Aggregate market value of the land mortgaged to the Corporation, about $1,500,000.
11. How often are the securities held by the Corporation valued? Yearly or oftener.
12. (*a*) What Officers of the Corporation are under bond and for what sum respectively? Manager, $12,000; accountant, $6,000, and assistant $1,000. By private sureties.
13. When were the accounts of the Corporation last audited? Monthly.
14. Names and address of the auditors respectively for 1900 and 1901 (if appointed). John Brebner and John Farquharson, Sarnia.

THE LAMBTON LOAN AND INVESTMENT COMPANY.

Head Office, Sarnia, Ontario.

Incorporated under the Building Societies Act, 9 Vic, c. 90 (Province of Canada) by declaration filed on 27th March, 1847, with the Clerk of the Peace for the Weste District. The original corporate name was "The Port Sarnia Building Society" Th society was re-organized as "The Lambton Permanent Building and Investment Society." under chapter 53 of the Consolidated Statutes of Upper Canada, by declaration filed 19 h June, 1855, with the Clerk of the Peace for the County of Lambton. This latter corpor ate name was changed by Order-in-Council, 4th June, 1880, to The Lambton Loan and Investment Company.

The lending and the borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Lambton Loan and Investment Company of Sarnia, Ont., at the 31st of December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on Front Street, in the Town of Sarnia, in the Province of Ontario.

The Board is constituted of ten directors holding office for two years.

The directors and chief executive officers of the Corporation at the 31st Decem r, 1900, were as follows, together with their respective terms of office:

F. W. Kittermaster, President and Managing Director, Sarnia;	January,	1901;	January,	1903
Isaac Unsworth, Vice-President, Florence;	"	1900;	"	1902.
Alex. Johnston, Inspector, Sarnia;	"	1900;	"	1902.
John Paul, Director, Sarnia;	"	1901;	"	1903.
Norman S. Gurd, Director, Sarnia;	"	1900;	"	1902.
A. Laing, Director, Wyoming;	"	1901;	"	1903.
Thomas Boulton, Director, Moore:	"	1901,	"	1903.
Robert MacKenzie, Director, Sarnia;	"	1901;	"	1903.
Antrobus C. Clark, Sec.-Treas. and Assistant Manager, Sarnia;	"	1900;	"	1902.

A. Permanent capital stock; total amount authorized, $1,000,000; total amount subscribed, $500,000, as more particularly set out in Schedule A hereto.

Schedule A.

(a).—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st Dec., 1900.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the corporation.
	No. of shares.	Par value of shares.	——		
		$	$	$	$
1. Fully called	10,000	50	500,000	500,000	....

List of Shareholders as at 31st December, 1900.

(Not printed.)

Balance Sheet as at 31st December, 1900.

Dr. *Capital and Liabilities.*

	Capital (Liabilities to Stockholders or Shareholders).		
	A.—Permanent Capital Stock or Shares.		
1.	(*a*) Ordinary joint stock capital fully called: total called, $500,000; total paid thereon	$500,000 00	
6.	(*f*) Reserve fund in respect of (1)	295,000 00	
7.	(*g*) Contingent fund in respect of (1)	3,277 08	$798,277 08
	Liabilities to the Public.		
27.	Deposits: Payable on demand, $50,000; payable on notice, $470,745.59.	$520,745 59	
28.	Interest on deposits capitalized	15,486 93	
29.	Debentures issued in Canada	150,220 89	
30.	Interest due and secured on (29)	1,984 12	688,437 53
	Total liabilities		$1,486,714 61

Cr.	*Assets.*		
	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—Immovable Property Owned Beneficially by Corporation.		
1. 2	(*a*) Office premises situate as follows: (i) At Town of Sarnia, held in freehold		$6,000 00
	B.—Debts Secured by Mortgages of Land.		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	$1,262,931 52	
10.	(*b*) Debts secured by mortgaged land held for sale	17,168 00	
11.	(*c*) Interest due and accrued on items 9 and 10 and not included therein	44,442 83	
12.	(*d*) Of the debts mentioned in items 9, 10 and 11 the sum of $700 is due by directors or officers of the Corporation. (Not extended.)		1,324,542 35
	C.—Debts not above enumerated for which the Corporation holds securities as follows:		
14.	(*b*) Debts secured by municipal bonds or debentures	65,726 93	
20.	(*h*) Debts secured only by permanent stock or shares of the Corporation	16,021 07	81,748 00
	E.—Cash.		
31.	(*a*) On hand	9,027 05	
32.	(*b*) In banks	65,397 21	74,424 26
	Total assets		$1,486,714 61

Cash Account.

Receipts for the year ending 31st December, 1900.

			Total. Col. 4.
	I.—Received by the Corporation for its Own Use.		
	A.—Balances from 31st December, 1899.		
	(*b*) Cash (not already shown under (1)):		
2	(i) On hand	$12,720 25	
3.	(ii) In bank	1,687 24	$14,407 49
	C.—Receipts on Account of Investments, Loans or Debts.		
	(*a*) Mortgages of realty:		
10.	(i) Principal	$137,493 17	
11.	(ii) Interest	72,931 82	
	(*b*) On debentures:		
12.	(i) Principal	39,438 89	
13.	(ii) Interest	5,315 05	255,178 93
	F.—Borrowed Money.		
26.	(*b*) Borrowed by taking deposits	541,612 82	
27.	(*c*) Borrowed on debentures	89,825 00	631,437 82
	G.—Receipts from other sources, viz.:		
30.	(*a*) General interest		865 66
	Totals		$901,889 90

Cash Account.

Expenditure for the year ending 31st December, 1900.

I.—Expended on Corporation Account.

	A.—*Sums loaned or invested on Capital Account.*		Total. (Col. 4.)
1.	(*a*) Loaned on mortgages of realty	$126,771 61	
	(*b*) Loaned or invested in other securities, viz.:		
2.	(i) On debentures	54,949 67	
	(ii) To shareholders	5,831 10	
	(*c*) Insurances or taxes advanced on property mortgaged to the Corporation	968 55	
			$188,520 93
	B.—*Expended on Stock Account.*		
8.	Dividends paid on Permanent Stock	40,000 00	40,000 00
	C.—*Borrowed Money (other than the foregoing) or interest paid thereon, viz.:*		
18.	(*a*) Bank account, principal and interest		14,541 12
19.	(*b*) Deposits: Principal, $535,221.29; interest, $210.84		535,431 53
20.	(*c*) Debentures issued in Canada: Principal, $38,300; interest, $3,377.72		41,677 72
	D.—*Management Expenses (other than foregoing):*		
25.	(*a*) Salaries and fees	$5,836 70	
26.	(*b*) Commission or brokerage	119 00	
28.	(*d*) Stationery, postage, printing and advertising	250 68	
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32), rates	237 83	
31.	(*g*) Travelling expenses	22 75	
32.	(*h*) Registration and other fees	105 00	
	(*i*) Ontario tax	325 00	
33.	(*a*) Sundries	397 38	
			7,294 34
	F.—*Balance.*		
37.	(*a*) Cash on hand and in banks		74,424 26
	Totals		$901,889 90

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901, $23,650.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901. None.
3. Amount of other existing obligations of the Corporation which will mature in 1901. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901, estimated, $200,000.
5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 3 per cent.; on debentures, 3½ per cent.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 5¼ per cent.; on other securities, 5 per cent.
7. Of the mortgages held by the Corporation $1,226,900.74 is on realty situate in Ontario, and $97,641.61 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1900? None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900: No., 3; amount, $6,439.35.
10. Aggregate market value of the land mortgaged to the Corporation estimated at $1,987,500
11. How often are the securities held by the Corporation valued? In the case of doubtful loans annually or oftener; and in cases where necessary they are being valued and overlooked continually.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Assistant Manager and Secretary-Treasurer, $10,000; Assistant Secretary-Treasurer, $5,000. By Guarantee Company.
13. When were the accounts of the Corporation last audited? The auditors come into office daily and audit previous day's work.
14. Name and address of the auditors respectively for 1900 and 1901? T. W. Nisbet, T. F. Towers, Sarnia.

THE LANDED BANKING AND LOAN COMPANY.

Head Office, Hamilton, Ontario.

Incorporated under the Building Societies Acts, Consol. Stat. U. C., chap. 53, by declaration filed with the Clerk of the Peace for the County of Wentworth, 16th December, 1876.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205 ; 1900 ; c. 27.

Annual Statement.

Of the condition and affairs of the Landed Banking and Loan Company of Hamilton, Ont, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 31 James street south, in the City of Hamilton, in the Province of Ontario.

The Board is constituted of six directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

Matthew Leggat, President, Hamilton,	21st February, 1900 ;	20th February, 1901.
John Waldie, Vice-President Toronto,	"	"
Thomas Bain, Hon., Director, Dundas,	"	"
Samuel Barker, M.P., Director, Hamilton,	"	"
R. Æ. Kennedy, Director, Hamilton,	"	"
Henry McLaren, Director, Hamilton,	"	"
C. W. Cartwright, Treasurer, Hamilton.		

A. Permanent capital stock : total amount authorized, $700,000 ; total amount subscribed, $700,000, as more particularly set out in Schedule A hereto.

Schedule A.

(a)—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1900.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of Shares.	Par value of shares.	—		
		$	$	$	$
1. Full paid	7,000	100	700,000	700,000	....

List of Shareholders as at 31st December, 1900.

(Not printed.)

Balance Sheet as at 31st December, 1900.

DR. *Capital and Liabilities.*

	Capital (Liabilities to Stockholders or Shareholders).		
	A.—*Permanent Capital Stock or Shares.*		
1.	(*a*) Ordinary joint stock capital fully called: total called, $700,000; total paid thereon	$700,000 00	
4.	(*d*) Dividends declared in respect of (1), but not yet paid	21,000 00	
5.	(*e*) Unappropriated profits in respect of (1)	2,213 17	
6.	(*f*) Reserve fund in respect of (1)	175,000 00	
			$898,213 17
	Liabilities to the Public.		
27.	Deposits	$417,618 58	
28.	Interest on deposits, due, or accrued or capitalized	853 86	
29.	Debentures issued in Canada	631,202 75	
30.	Interest due and accrued on (29)	7,811 20	
31.	Debentures issued elsewhere than in Canada	187,365 70	
32.	Interest due and accrued on (31)	996 59	
39.	Due on loans in process of completion or to pay assumed mortgages	10,335 21	
40.	Other liabilities to the public, viz:		
41.	(*a*) Directors, auditors' fees and valuators' commissions	1,421 29	
			1,257,604 88
	Total liabilities		$2,155,818 05

CR. *Assets.*

	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—*Immovable Property Owned Beneficially by Corporation*		
5.	(*b*) Freehold land (including buildings) other than foregoing	$133,164 76	$133,164 76
	B.—*Debts secured by Mortgages of Land*		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	$1,828,048 94	
10.	(*b*) Debts secured by mortgaged land held for sale	74,937 11	
			1,902,986 05
	C.—*Debts not above enumerated for which the Corporation holds securities as follows:*		
14.	(*b*) Debts secured by municipal bonds or debentures	$45,744 91	
15.	(*c*) Debts secured by public school debentures	3,360 00	
16.	(*d*) Debts secured by loan corporations' debentures	4,090 00	
			53,194 91
	Cash.		
31.	(*a*) On hand	$3,720 61	
32.	(*b*) In bank	62,751 72	
			66,472 33
	Total assets		$2,155,818 05

Cash Account

Receipts for the year ending 31st December, 1900

	I.—Received by the Corporation for its own Use.		
	A.—*Balances from 31st December, 1899.*	(Col. 1.)	Total (Col. 4).
	(*b*) Cash (not already shown under (1)).		
	(i) On hand		$1,042 61
	(ii) In bank		61,695 98
	C.—*Receipts on account of Investments, Loans or Debts.*		
	(*a*) On mortgages of realty:		
10.	(i) Principal		
11.	(ii) Interest		
	(*b*) On other securities	$356,745 48	
12.	(i) Principal		
13.	(ii) Interests or dividends		
	(*c*) Unsecured debts:		
15.	(ii) Interest received from Banks	182 47	
			356,927 95
	F.—*Borrowed Money.*		
26.	(*b*) Borrowed by taking deposits		728,782 66
27.	(*c*) Borrowed on debentures		152,004 07
	G.—*Receipts from other Sources, viz.:*		
30.	(*a*) Sundry receipts		609 79
	Totals		$1,301,063 06

Cash Account.

Expenditure for the year ending 31st December, 1900

I.—Expended on Corporation Account.	(Col. 1.)	Total (Col 4).
A.—*Sums Loaned or Invested on Capital Account.*		
1. (*a*) Loaned on mortgages of realty		$ 297,845 83
B.—*Expenditure on Stock Account.*		
8. Dividends paid on permanent stock	$42,000 00	42,000 00
C.—*Borrowed Money (other than foregoing) or Interest thereon Paid, viz.:*		
19. (*b*) Deposits: Principal, $773,799.03; interest, $1,823.09		775,622 12
20. (*c*) Debentures issued in Canada: Principal, $53,762.82; interest, $21,461.43		75,224 25
21. (*d*) Debentures issued elsewhere: Principal, $19,223.32; interest, $7,522.76		26,746 08
D.—*Management Expenses other than foregoing.*		
25. (*a*) Salaries and fees	7,667 87	
26. (*b*) Commission or brokerage	2,431 63	
28. (*d*) Stationery, postage, printing and advertising	699 51	
30. (*f*) Fuel, rent, taxes (other than 7 and 32) and rates	1,340 00	
31. (*g*) Travelling expenses. Inspectors' salaries	4,032 59	
32. (*h*) Registration fees, Ontario	155 00	
(i) Tax, Ontario	455 00	
(ii) Fees, other provinces	170 85	
		16,952 45
E.—*Other Expenditures, viz.:*		
33. (*a*) Grant to Patriotic Fund		200 00
F.—*Balance.*		
37. (*a*) Cash on hand and in banks		66,472 33
Totals		$1,301,063 06

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901, $166,450.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901, $66,916.66.
3. Amount of other existing obligations of the Corporation which will mature in 1901. Deposits, $417,618.58.
5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 3.033 per cent; on debentures, 4.015 per cent.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 6.293 per cent; on other securities, 4.007.
7. Of the mortgages held by the Corporation, $1,179,100.69 is on realty situate in Ontario, and $648,948.25 is on realty situate elsewhere.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900: No., 6; amount, $8,663.65.
10. Aggregate market value of the land mortgaged to the Corporation, $3,300,000.
11. How often are the securities held by the Corporation valued? Yearly or oftener.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Treasurer $10,000; accountant, $5,000; teller, $5,000; ledger keeper and inspectors, $2,000 each.
13. When were the accounts of the Corporation last audited? January, 1901.
14. Names and address of the auditors respectively for 1900 and 1901: W. F. Findlay, F.C.A., Wm. Marshall.

THE LONDON AND CANADIAN LOAN AND AGENCY COMPANY, LIMITED.

Head Office, Toronto, Ontario.

CONSTATING INSTRUMENTS.

1863. The Company was incorporated in 1863 by Special Act of the Province of Canada, 27 V. c. 50, which has from time to time been amended by six special Acts of the Dominion of Canada, viz. :

1872. 35 V. c. 108 (D).
1873 36 V. c. 107 (D).
1876. 39 V. c. 60 (D).
1879. 42 V. c 75 (D).
1889 52 V. c. 93 (D).
1891. 54 5 V. c. 114 (D).

For the lending powers of the Company see 27 V. (1863) c. 50 (Province of Canada), secs. 3 and 4 ; 35 V.(1872) c 108 (D), sec. 5 ; also sec. 6 as amended by 36 V.(1873) c. 107 (D), s 8 ; 36 V. (1873) c. 107 (D), sec. 9 and 35 V.(1872) c 108 (D), sec. 7, as amended by 36 V (1873) c 107 (D), s. 10. See Statutes of Canada, 1899, 62 V. c. 117.

For the borrowing powers of the Company see 27 V. (1863) c. 50 (Province of Canada), s. 5, as amended by 36 V (1873) c. 107 (D), sec. 1 ; 35 V. (1872) c. 108 (D), s. 8, as amended by 39 V. c 50 (D), sec. 1 ; 54-5 V. (1891) c. 114 (D), s. 2 (Issue of debenture stock.)

ANNUAL STATEMENT

Of the condition and affairs of The London and Canadian Loan and Agency Company (Limited), of Toronto, Ontario, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 103 Bay Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of eight directors holding office for one year.

The directors and chief executive officers of the Corporation as at 31st December, 1900, were as follows, together with their respective terms of office:

George R. R. Cockburn, M.A., President, Toronto ;	21st Feb., 1900, 20th Feb., 1901.
Thos. Long, Vice-President, Toronto ;	" "
Sir W. P. Howland, C.B., K.C.M.G., Director, Toronto ;	" "
Donald Mackay, Director, Toronto ;	" "
Lord Strathcona and Mount Royal, Director, Montreal ;	" "
Larratt W. Smith, K.C., D.C.L., Director, Toronto ;	" "
Thomas R. Wood, Director, Toronto ;	" "
Casimer S. Gzowski, Director, Toronto ;	" "
Vernon B. Wadsworth, Manager, Toronto.	
William Wedd, Jr., Secretary.	

A.—Permanent capital stock ; Total amount authorized, $2,000,000 ; total amount subscribed, $1,000,000, as more particularly set forth in Schedule A hereto.

SCHEDULE A.

(*b*) *Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies' Acts or Private Acts.*

Last call made : Date, 1900 ; rate per cent., 10 per cent. ; gross amount, $100,000 ; amount paid thereon, $98,059.

Description.	No. of Shares.	Par Value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$ c	$ c.	$ c.
1. 80 per cent. called.....	20,000	50	1,000,000 00	*877,267 00	1,941 00

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1900.
(Not printed.)

*Including $79,208 paid by shareholders in advance of calls.

Balance Sheet as at 31st December, 1900.

DR *Capital and Liabilities.*

	Capital (Liabilities to Stockholders or Shareholders.)		
	A.—Permanent Capital Stock or Shares.		
2.	(*b*) Ordinary joint stock capital, 80 per cent. called: Total called, $800,000; Total paid thereon	$ 798,059 00	
	(*cc*) Joint stock capital paid in advance of calls	79,208 00	
4.	(*d*) Dividends declared in respect of (2) and (*cc*)	25,724 94	
5.	(*e*) Unappropriated profits in respect of (2) and (*cc*)	14,888 58	
6	(*f*) Reserve fund in respect of (2) and (*cc*)	210,000 00	
7.	(*g*) Contingent fund in respect of (2) and (*cc*)	17,848 54	
			$1,145,729 06
	Liabilities to the Public.		
29.	Debentures issued in Canada	3,000 00	
30.	Interest due and accrued on (29)	59 83	
31.	Debentures issued elsewhere than in Canada	1,961,412 66	
32.	Interest due and accrued on (31)	36,391 35	
35.	Debenture stock issued elsewhere than in Canada	479,853 34	
36.	Interest due and accrued on (35)	2,418 91	
40.	Other liabilities to the public, viz.:		
41.	(*a*) Sundry creditors (outstanding cheques, &c.)	23,635 60	
42.	(*b*) Sterling certificates payable at fixed dates	238,235 25	
43.	(*c*) Interest due and accrued on same	2,734 05	
			2,747,740 99
	Total liabilities		$3,893,470 05

Cr. *Assets.*

	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—Immovable Property Owned Beneficially by Corporation.		
1.	(*a*) Office premises situate as follows:—		
2.	(i) At Winnipeg, Man., held in freehold	$45,000 00	
3.	(ii) At Toronto, Ont., held in leasehold (building erected by Company)	75,000 00	
5.	(*b*) Freehold land (including buildings) other than foregoing	30,532 67	
			150,532 67
	B.—Debts secured by Mortgages of Land.		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	2,296,400 84	
10.	(*b*) Debts secured by mortgaged land held for sale	311,915 83	
11.	(*c*) Interest due or accrued on items 9 and 10 and not included therein	78,577 72	
			2,686,894 39
12.	(*d*) Of the debts mentioned in items 9, 10 and 11 the sum of $7,497.45 is due by directors or officers of the Corporation. (Not extended).		
	C.—Debts not above Enumerated for which the Corporation Holds Securities as follows:		
22.	(*j*) Municipal bonds or debentures owned by Company	$ 331,555 93	
23.	(*k*) School debentures owned by Company	47,501 91	
24.	(*l*) Debentures of Corporations owned by Company	8,020 98	
25.	(*m*) Debts secured by hypothecation of stocks, etc	581,539 82	
26.	(*n*) Interest due or accrued on items 22 to 25 and not included therein	8,371 87	
			976,990 51
	E.—Cash.		
32.	(*b*) In banks in Canada	$ 14,385 93	
	In banks in Great Britain	63,202 95	
			77,588 88
	F.—Assets not Hereinbefore Mentioned.		
37.	(*a*) Sundry debtors		1,463 60
	Total assets		$3,893,470 05

Cash Account.

Receipts for the year ending 31st December, 1900

	1.—Received by the Corporation for its Own Use.			
	A.—Balances from 31st December, 1899.	(Col 1.)		Total, (Col. 4)
1.	(*b*) Cash (not already shown under (1):			
3	(ii) In banks			$ 135,020 69
	B.—Sums Received wholly or partly on Capital or Capital Stock:—			
4.	(*a*) Calls on joint stock, permanent capital			98,059 00
	(*aa*) Joint stock capital received in advance of calls			79,208 00
	C.—Receipts on Account of Investments, Loans or Debts			
	(*a*) On mortgages of realty			
10.	(i) Principal			559,536 60
11.	(ii) Interest	$ 147,479 00		147,479 00
	Forward	$ 147,479 00		$1,019,303 29

	Brought forward	$ 147,479 00	$1,019,303 29
	(*d*) On other securities :		
12.	(i) Principal		739,174 12
13,	(ii) Interest or dividends	39,471 55	39,471 55
	D.—*Receipts from Real Estate Owned Beneficially by Corporation*		
16.	(*a*) Sales not included in any of the foregoing items)		
17.	(*b*) Rents		14,385 41
	F.—*Borrowed Money.*		
27.	(*e*) Borrowed on debentures or certificates payable at fixed dates		261,306 26
	G.—*Receipts from other sources, viz.* :		
30.	(*a*) Amount received from sundry shareholders (accrued dividend re calls on stock)		445 23
	Outstanding cheques (difference between 1899 and 1900)		5,350 60
	Total		$2,079,436 46

Cash Account.

Expenditure for the year ending 31st December, 1900.

	1.—Expended on Corporation Account.	(Col. 1.)	Total, (Col. 4.)
	A.—*Sums Loaned or Invested on Capital Account.*		
1.	(*a*) Loaned on mortgages of realty		$ 370,075 13
	(*b*) Loaned or invested in other securities, viz. :		
2.	(i) Loans on stocks and bonds, life insurance policies, etc		927,964 75
3	(ii) Debentures purchased		6,868 81
6.	(*c*) Real estate, payments during year		14,501 91
	B.—*Expended on Stock Account.*		
8.	Dividends paid on permanent stock (including dividend reserved in 1899).	$ 31,500 00	31,500 00
	C.—*Borrowed Money (other than foregoing) or Interest thereon paid, viz.* :		
18.	(*a*) Bank interest	926 29	926 29
20.	(*c*) Debentures issued in Canada, principal		5,575 00
21.	(*d*) Debentures, etc., issued elsewhere : Principal, $487,520.28		
	Interest, $104,657.46, including interest on debenture stock	104,657 46	592,177 74
23.	(*f*) Debenture stock issued elsewhere : Principal		6,813 33
	D.—*Management Expenses (other than foregoing.)*		
25.	(*a*) Salaries and Directors' fees, Ontario and Manitoba	14,294 61	
26.	(*b*) Commission or brokerage	3,008 58	
27.	(*c*) Advances to agents, agency charges, British Directors' fees	1,786 74	
28.	(*d*) Stationery, postage, printing and advertising, including expenses incidental to annual meeting	2,786 08	
29.	(*e*) Law costs	871 10	
30.	(*f*) Fuel, rent, taxes (other than in 7), and rates including tax on capital and income	1,938 58	
31.	(*g*) Travelling expenses	1,383 93	
32.	(*h*) Registration fee, Loan Corporations Act	205 00	
			26,274 62
	E.—*Other Expenditures, viz.* :		
33.	(*a*) Written off Contingent Account	16,270 00	
34.	(*b*) Paid President and Auditors	2,300 00	
35.	(*c*) Widow late Manager	600 00	
			19,170 00
	F.—*Balance.*		
37.	Cash in various banks in Canada and England		77,588 88
	Totals		$2,079,436 46

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of debentures, etc., issued by the Corporation in Canada which will mature in 1901, ...
2. Amount of debentures, etc., issued by the Corporation elsewhere which will mature in 1901, $587,971.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation, 1901, $714,576.
5. Average rate of interest per annum paid by the Corporation during 1900, on deposits, : on debentures, 3¾ per cent ; on debenture stock, 4 per cent.
6. Average rate of interest per annum received by the Corporation during 1900 on all their mortgages of realty, 5½ per cent.; on other securities, 5¼ per cent.
7. Of the mortgages held by the Corporation, $1,735,925 is on realty situate in Ontario, and $872,391 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1900, written off, $16,270.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Coporation in 1900: No. 5; amount, $5,549.93.
10. Aggregate market value of the land mortgaged to the Corporation, about $6,000,000.
11. How often are the securities held by the Corporation valued? In the case of doubtful loans, annually or oftener.
12. (*a*) What officers of the Corporation are under bond, and for what sum respectively? Manager, Toronto, $4,000; Secretary, $4,000; Accountant, Toronto, $3,000; Local Manager, Winnipeg, $4,000; Inspector, Winnipeg, $2,000; Accountant, Winnipeg, $3,000; Clerk, Winnipeg, $1,000, 3 Clerks, Toronto, at $2,000 each; 2 Clerks, Toronto at $1,500 each. By Guarantee Companies.
13. When were the accounts of the Corporation last audited? Audited monthly; last complete yearly audit 31st December, 1900.
14. Names and addresses of the auditors respectively for 1900 and 1901 (if appointed): David Higgins, Toronto; J. J. Woodhouse, Toronto.

THE METROPOLITAN LOAN AND SAVINGS COMPANY.

Head Office, Ottawa, Ont.

Incorporated under The Building Societies Act, Consol. Stat. U. C., chap. 53, by declaration filed with the Clerk of the Peace for the County of Carleton, 1st June, 1870. The original corporate name was The Metropolitan Building and Saving Society, which name was by Order-in-Council of Ontario, 10th February, 1876, changed to The Metropolitan Loan and Savings Company.

The lending and borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Metropolitan Loan and Savings Company of Ottawa, Ont., at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at 110 Wellington street, in the City of Ottawa, in the Province of Ontario.

The Board is constituted of eight directors holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office.

John Mather, President, Ottawa, Ont.;	January	1899;	January,	1901.
Henry N. Bate, Vice-President, Ottawa, Ont.,	"		"	
Newell Bate, Director, Ottawa, Ont.,	"	1900;	"	1902.
J. R. Allan, Director, Ottawa, Ont.,	"		"	
George Hay, Director, Ottawa, Ont.,	"		"	
H. K. Pinkey, Director, Ottawa, Ont.,	"	1900;	"	1902.
A. W. Fleck, Director, Ottawa, Ont.,	"	1899;	"	1901.
G. B. Pattee, Director, Ottawa, Ont.,	"	1899;	"	1901.
C. R. Cunningham, Secretary-Treasurer, Ottawa, Ont.				

A. Permanent capital stock: Total amount authorized, $320,000; total amount subscribed, $320,000, as more particularly set out in Schedule A hereto.

Schedule A.

(*a*) *Fixed and Permanent Capital Stock created by virtue of Building Society Acts.*

Description.	Total amount issued and subsisting at 31st December, 1900.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the corporation.
	No. of shares.	Par value.			
		$	$ c.		
1. Fully called	7,764	40	310,560 00		
Partly called	236	40	9,440 00		
Totals	8,000	40	320,000 00		

List of Shareholders as at 31st December, 1900.

(Not printed.)

Balance Sheet as at 31st December, 1900.

Capital and Liabilities.

Dr.

Capital (Liabilities to Stockholders or Shareholders.		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called: Total subscribed, $320,000: total paid thereon	$310,591 93	
4. (*d*) Dividends declared in respect of (1) but not yet paid	6,211 83	
5. (*e*) Unappropriated profits in respect of (1)	1,756 63	
6. (*f*) Reserve Fund in respect of (1)	30,000 00	
		$348,560 39
Liabilities to the Public.		
27. Deposits payable on demand	$58,141 62	58,141 62
Total Liabilities		$406,702 01

Assets

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
1. (*a*) Office premises, situate as follows:		
2. (i) At Ottawa, held in freehold	$21,840 00	
7. (*d*) Furniture	460 00	
		$22,300 00
B.—Debts Secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages on land	251,688 83	
10. (*b*) Debts secured by mortgaged land held for sale	124,652 65	
		376,341 48
20. (*h*) Debts secured only by permanent stock or shares of the Corporation.	4,802 82	4,802 82
E.—Cash.		
32. (*b*) In bank at Ottawa		3,257 71
Total assets		$406,702 01
Assets reported in 1899, but written off in 1900 (not extended)		$4,511.40.

Cash Account.

Receipts for the year ending 31st December, 1900.

	Col. 1.
I.—Received by the Corporation for Its Own Use.	
A.—Balances from 31st December, 1899.	
3. (i) In bank	$ 4,077 27
C.—Receipts on account of Investments, Loans or Debts.	
(*a*) On mortgages of realty;—	
10. (i) Principal	44,631 56
11. (ii) Interest	15,059 56
F.—Borrowed Money.	
26. (*b*) Borrowed by taking deposits	79,787 23
Totals	$143,555 62

Cash Account.

Expenditure for the year ending 31st December, 1900.

		Col. 1.
	I.—Expended on Corporation Account.	
	A.—*Sums Loaned or Invested on Capital Account.*	
1.	(*a*) Loaned on mortgages of realty	$73,851 92
	B.—*Expended on Stock Account.*	
8.	Dividends paid on Permanent Stock	12,423 66
	C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.:*	
19.	(*b*) Deposits repaid	52,052 75
	D.—*Management Expenses (other than foregoing).*	
25.	(*a*) Salaries and fees	1,600 00
28.	(*d*) Stationery, postage, printing and advertising	54 57
29.	(*e*) Law costs	32 12
30.	(*f*) Fuel, taxes (other than in 7 and 32), and rates	25 74
40.	(*g*) Registration fee	55 00
41.	Ontario tax	202 15
	F.—*Balance.*	
	(*b*) Cash in bank	3,257 71
	Totals	$143,555 62

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901. None.

2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901. None.

3. Amount of other existing obligations of the Corporation which will mature in 1901. None.

5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 3½ per cent.; on debentures, none; on debenture stock, none.

7. Of the mortgages held by the Corporation $251,688.83 is on realty situate in Ontario, and none on realty situate elsewhere.

10. Aggregate market value of the land mortgaged to the Corporation, $285,000.

11. How often are securities held by the Corporation valued? Every six months.

12. (a) What officers of the Corporation are under bond and for what sum respectively? Secretary-Treasurer. Bond on real estate.

13. When were the accounts of the Corporation last audited? Continuous audit from January, 1900, to January, 1901.

14. Names and addresses of the auditors respectively for 1900 and 1901 (if appointed), Robert Sinclair and James Lindsay.

THE MIDLAND LOAN AND SAVINGS COMPANY.

Head Office, Port Hope, Ontario.

Incorporated under the Building Societies Act, Consol. Stat. U.C., Chap. 53, by declaration filed with the Clerk of the Peace for the United Counties of Northumberland and Durham, 5th July, 1872 (Decl. Book II., 127.)

The corporate name was, by Order in Council of Ontario, 21st June, 1876, (*Ibid*) changed to the Midland Loan and Savings Company.

A by-law altering the amount of the capital stock and the par value of the shares was, pursuant to the Loan Corporations Act, approved by Order in Council of Ontario, 3rd October, 1900.

The borrowing and the lending powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Midland Loan and Savings Company of Port Hope, Ont., at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province

The head office of the Corporation is on Walton Street, in the Town of Port Hope, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, with their respective terms of office:

John Mulligan, President, Port Hope; 4th February, 1879.
Henry H. Burnham, Vice-President, Port Hope; 3rd February, 1880.
William Quay, Director, Port Hope; 3rd February, 1885.
J. W. Clemesha, M.D., Director, Port Hope; 4th February. 1890.
J. H. Helm, Director, Port Hope; 7th August, 1891.
William Henwood, Director, Port Hope; 7th August, 1891.
A. W. Pringle, Director, Port Hope; 7th February, 1893.
George M. Furby, Manager and Secretary, 1st March, 1882.

A. Permanent capital stock: total amount authorized, unlimited; total amount subscribed, $360,000, as more particularly set out in Schedule A hereto.

Schedule A.

(*a*) *Fixed and permanent capital stock created by virtue of Building Society Acts.*

Description.	Total amount issued and subsisting at 31st December, 1900.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value.	—		
		$	$	$	$
1. Fully called	36,000	10	360,000	....	....

List of Shareholders as at 31st December, 1900.

(Not printed.)

Balance as at 31st December, 1900.

Dr. *Capital and Liabilities.*

	Capital (Liabilities to Stockholders or Shareholders).		
	A.—*Permanent Capital Stock or Shares.*		
1.	(*a*) Ordinary joint stock capital fully called: total called, $360,000; total paid thereon	$360,000 00	
4.	(*d*) Dividends declared in respect of (1) but not yet paid	10,829 40	
5.	(*e*) Unappropriated profits in respect of (1)	3,568 89	
6.	(*f*) Reserve Fund in respect of (1)	100,000 00	
7.	(*g*) Contingent Fund in respect of (1)	10,561 12	
			$484,959 41
	Liabilities to the Public.		
27.	Deposits payable on demand	$371,679 11	
28.	Interest on deposits, due or accrued or capitalized	13,726 94	
29.	Debentures issued in Canada	523,482 02	
30.	Interest due and accrued on (29)	10,366 31	919,254 38
	Total liabilities		$1,404,213 79

Cr. *Assets.*

	I.—**Assets of which the Corporation is the Beneficial Owner.**		
	A.—*Immovable Property Owned Beneficially by Corporation.*		
1.	(*a*) Office premises situate as follows:		
2.	(i) At Port Hope, held in freehold	$6,000 00	
5.	(*b*) Freehold land (including buildings) other than foregoing (foreclosed)	20,859 05	$26,859 05
	B.—*Debts secured by Mortgages of Land.*		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	1,145,856 35	
10.	(*b*) Debts secured by mortgaged land held for sale	55,093 45	
11.	(*c*) Interest due and accrued on items 9 and 10	48,206 87	1,249,156 67
	C.—*Debts not above enumerated for which the Corporation holds securities as follows:*		
14.	(*b*) Debts secured by municipal bonds or debentures	71,242 91	
20.	(*h*) Debts secured only by Permanent Stock or Shares of the Corporation	7,424 09	
26.	(*n*) Interest due or accrued on items 14 and 20 and not included therein	685 66	79,352 66
	D.—*Unsecured Debts.*		
27.	(*a*) Rents due or accrued on Company's properties		1,491 59
	E.—*Cash.*		
31.	(*a*) On hand	800 00	
32.	(*b*) In bank	46,553 82	47,353 82
	Total assets		$1,404,213 79

Cash Account.

Receipts for the year ending 31st December, 1900.

	I.—**Received by the Corporation for its Own Use.**		
	A.—*Balances from 31st December, 1899.*		(Col. 4.)
	(*b*) Cash (not already shown under (1)):		
2.	(i) On hand		$800 00
3.	(ii) In bank		76,540 24
	C.—*Receipts on account of Investments, Loans or Debts.*		
	(*a*) On mortgages of realty:—		
10.	(i) Principal		198,482 52
11.	(ii) Interest		71,527 00
	(*b*) On other securities:—		
12.	(i) Principal (including municipal debentures)		18,177 60
13	(ii) Interest or dividends		2,383 32
	D.—*Receipts from Real Estate Owned Beneficially by Corporation.*		
16.	(*a*) Sales		16,115 00
17.	(*b*) Rent		2,969 00
	E.—*Miscellaneous.*		
18.	(*a*) Commission, etc., which have been credited to expense account		766 16
	F.—*Borrowed Money.*		
26.	(*b*) Borrowed by taking deposits		514,132 42
27.	(*c*) Borrowed on debenture		271,098 92
	Totals		$1,172,992 18

Cash Account.

Expenditure for the year ending 31st December, 1900.

I.—Expended on Corporation Account.

		(Col. 1.)	(Col. 4.)
	A.—*Sums Loaned or Invested on Capital Account.*		
1. (*a*)	Loaned on mortgages of realty		$202,730 91
(*b*)	Loaned or invested in other securities		92,518 00
	B.—*Expended on Stock Account.*		
8.	Dividends paid on permanent stock		21,633 90
	C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.* :		
19. (*b*)	Deposits: Principal		536 308 51
20. (*c*)	Debentures issued in Canada: Principal, $240,879.58; interest, $18,926 85		259,806 73
	D.—*Management Expenses (other than foregoing).*		
25. (*a*)	Salaries and fees	$6,227 11	
25. (*b*)	Commission	831 68	
28. (*d*)	Stationery, postage, printing and advertising	377 60	
29. (*e*)	Law costs	7 60	
30. (*f*)	Fuel, taxes (other than in 7 and 32) and rates, etc	963 05	
31. (*g*)	Travelling expenses	337 06	
32. (*h*)	Registration fees	105 00	
	Sundry disbursements and repairs to office furniture	150 22	
			9,002 32
	E.—*Other Expenditures, viz.* :		
33. (*a*)	Contingent account written off property sold		2,753 58
35. (*c*)	Repairs		884 41
	F.—*Balance.*		
37. (*a*)	Cash on hand and in banks		47,353 82
	Totals		$1,172,992 18

Miscellaneous Statement for the Year Ending 31st December, 1900

1. Amount of debentures issued by the Corporation in Canada, which will mature in 1901, $269,110.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901, $384,775.
5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 3.30 per cent.; on debentures, 3.70 per cent.; on both, 3.54 per cent.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty and on other securities, 5.70 per cent.
7. Of the mortgages held by the Corporation, $1,249,156 is on realty situate in Ontario.
8. Loans written off or transferred to real estate account during 1900, *none*.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900. No., 2; amount, $41,035.
10. Aggregate market value of the land mortgaged to the Corporation, $2,249,312.
11. How often are the securities held by the Corporation valued? There is a continuous inspection of the properties mortgaged to the Company.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $3,000; teller, $3,000; ledger keeper, $2,000. Partly by Guarantee Companies and partly by private sureties.
13. When were the accounts of the Corporation last audited? Audit completed 21st January, 1901.
14. Names and addresses of the auditors respectively for 1900 and 1901, Henry Waite and John D. Smith Port Hope.

THE NORTH OF SCOTLAND CANADIAN MORTGAGE CO., LIMITED.

Head Office, Aberdeen, Scotland.

Chief agency for Ontario: North of Scotland Chambers, No. 18 King street west Toronto.

Attorneys and agents to receive service and notice under the Loan Corporations Act. (P. of Atty. 16th June, 1897):—Edmund Boyd Osler, Toronto, and Herbert Carlyle Hammond, Toronto, or either of them.

Agents to affix corporate seal to instruments. (P. of Atty. 5th April, 1897):—Edmund Boyd Osler, Toronto; Henry James Bethune, Toronto; Allen Bristol Aylesworth, Toronto; William John Franks, Toronto, or any two of them.

Constating Instruments.

The Company was incorporated under the (Imp.) Companies Acts 1862 and 1867, as a Joint Stock Company by Memorandum and Articles of Association both dated 14th December, 1875, and registered on the 17th December, 1875, in the office of the Registrar of Joint Stock Companies for Scotland at Edinburgh.

The said articles were amended by special resolutions of the following dates respectively:

(i.) Passed 29th December, 1876; confirmed 13th January, 1877, increasing the capital of the Company to £500,000 in £10 shares.

(ii.) Passed 15th April, 1878; confirmed 30th April, 1878, increasing the capital of the Company to £750,000 in £10 shares; and amending section 8, clause XIII, (remuneration of Directors).

(iii.) Passed 19th August, 1891; confirmed 4th September, 1891, repealing article 27 (respecting transfer book), and substituting new article; also repealing article 52 (respecting general meetings) and substituting new article; also repealing article 82 (7) (respecting power and mode of borrowing); also amending article 83, adding thereto the following provision: "A minute endorsed on the debentures of the Company and signed by the secretary or other officer of the Company duly authorized by the directors for that purpose, shall be sufficient evidence of the terms of renewal of any such debenture."

As to lending and borrowing in Ontario, see the Loan Corporations Act, R. S. O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the North of Scotland Canadian Mortgage Company, Limited, of Aberdeen, Scotland, at the 11th November, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 201 Union street, in the City of Aberdeen, in the County of Aberdeen, Scotland.

The chief agency for Ontario is situated at No. 18 King street west, City of Toronto, in the Province of Ontario.

The chief agents and attorneys for Ontario are Messrs. Osler and Hammond, and their address is 18 King street west, Toronto, in the Province of Ontario.

The Board is constituted of six directors holding office for three years. Two directors who are eligible for re-election retiring each year.

The directors and chief executive officers of the Corporation at the 11th November, 1900, were as follows, together with their respective terms of office:

James W. Barclay, Chairman, London, England;	27th	December,	1899;	December,	1902.
John Forbes White, Deputy-Chairman, Dundee, Scotland;		"		"	
William Davidson, Director, Blythewood, Inverurie, Scotland;	28th	"	1897;	"	1900.
James Milne, Director, Kinaldie, Aberdeen, Scotland;	27th	"	1898;	"	1901.
Alexander M. Ogston, Director, Ardoe, Aberdeen, Scotland;	28th	"	1897;	"	1900.
William C. Smith, Edinburgh, Scotland;	27th	"	1899;	"	1902.
William Smith, Secretary, 201 Union street, Aberdeen, Scotland;		"		"	

A. Permanent capital stock : total amount authorized, $3,650,000 ; total amount subscribed, $3,650,000. as more particularly set out in Schedule A hereto.

SCHEDULE A.

(b).—Fixed and Permanent Capital Stock Created by virtue of Joint Stock Companies Acts or Private Acts.

Description.	No. of Shares.	Par value of Shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		£	£ sterling.	£ sterling.	£ sterling.
2. 20 per cent called.....	75,000	10	750,000	150,000	none.

LIST OF SHAREHOLDERS AS AT 11TH NOVEMBER, 1900

(Not printed.)

BALANCE SHEET AS AT 11TH NOVEMBER, 1900.

DR. *Capital and Liabilities.*

CAPITAL (LIABILITIES TO STOCKHOLDERS OR SHAREHOLDERS).			
A.—Permanent Capital Stock or Shares.			
1. (*a*) Ordinary joint stock capital, 20 per cent. called ; total called, $730,000; total paid thereon	$ 730,000 00		
4. (*d*) Dividends declared in respect of (2) but not yet paid	36,500 00		
5. (*e*) Unappropriated profits in respect of (2)	11,343 10		
6. (*f*) Reserve fund in respect of (2)	462,333 00		
Special Reserve Fund incidental to optional redemption of debenture stock	13,447 64		
			$1,253,623 74
C.—Liabilities to Stockholders or Shareholders other than as already shown under A. or B., viz.:			
24. Unclaimed dividends	204 40		
25. Amount provided for any possible deductions from the amount of accrued and past due interest or any items of assets stated in Co's accounts...	9,733 33		
			9,937 73
LIABILITIES TO THE PUBLIC.			
31. Debentures issued elsewhere than in Canada	$1,447,867 38		
35. Debenture stock issued elsewhere than in Canada	1,466,803 58		
40. Other liabilities to the public, viz.:			
41. (a) Unclaimed interest, Aberdeen	185 69		
42. (b) Accruing income tax, Aberdeen, not yet due	10,506 00		
43. (c) Interest accrued, Aberdeen	23 05		
44. (d) Amount provided for expenses at Aberdeen not yet ascertained.	1,448 56		2,926,834 25
Total liabilities			$4,190,395 73

CR. *Assets.*

I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.			
A.—Immovable Property Owned Beneficially by Corporation.			
1. (a) Office premises situate as follows :			
2. (i) At Aberdeen, Scotland, held in freehold	$ 63,266 66		
3. (ii) At Toronto, held in freehold	68,133 33		
			$ 131,399 99
B.—Debts secured by Mortgage of Land.			
9. (*a*) Debts (other than item 10) secured by mortgage of land (Principal)	$3,774,033 49		
10. (*b*) Debts secured by mortgaged land held for sale (Principal)	11,967 76		
11. (*c*) Interest due or accrued on item 9 and not included therein	179,797 97		
			3,965,799 22
12. (*d*) Of the debts mentioned in items 9, 10 and 11, the sum of $31,980.60 is due by directors or officers of the Corporation. (Not extended)			
C.—Debts not above enumerated for which the Corporation holds securities as follows :			
14. (*b*) Debts secured by municipal bonds or debentures	$ 60,800 58		
15. (*c*) Debts secured by public school debentures			
26. (*d*) Interest due or accrued on items 14 and 15 and not included therein	2 345 01		
			63,145 59
E.—Cash.			
32. (*b*) In banks			29,034 68
F.—Assets not hereinbefore mentioned.			
37. (*a*) Office furniture, Winnipeg	$ 486 67		
38. (*b*) Rent charges paid applicable to next year, Aberdeen	154 58		
39. (*c*) Rent overdue, Toronto	375 00		1,016 25
Total assets			$4,190,395 73

Cash Account.

Receipts for the year ending 11th November, 1900, in Ontario only.

	I.—Received by the Corporation for its Own Use.	Col. 1.	Col. 4.
	A.—Balance from 11th November, 1899.		
3.	(ii) In bank		$21,341 08
	C.—Receipts on account of investments, loans or debts.		
	(a) On mortgages of realty :—		
10.	(i) Principal	$237,466 21	
11.	(ii) Interest	93,218 51	
	(b) On other securities:		
12.	(i) Principal	287,058 52	
			617,743 24
	D.—Receipts from real estate owned beneficially by Corporation.		
17.	(b) Rents and arrears of rent		5,969 00
	E.—Miscellaneous.		
19.	(b) Premium or bonus on loans		775 84
	G.—Receipts from other sources, viz.:		
30.	(a) Received from Home Office, Scotland	54,132 67	
	(b) " branch office, Winnipeg	86,872 86	
	(c) Exchange	2,139 40	
			143,144 93
	Totals		$788,974 09

Expenditure for the year ending 11th November, 1900, in Ontario only.

	I.—Expended on Corporation Account.	Col. 1.	Col. 4.
	A.—Sums Loaned or Invested on Capital Account.		
1.	(a) Loaned on mortgages of realty	$141,325 01	
	(b) Loaned or invested in other securities, viz.:		
2.	(i) Bonds and stocks	281,058 52	
	(c) Insurances or taxes advanced on property mortgaged to the Corporation	1,878 00	
			$424,261 53
	D.—Management Expenses (other than foregoing).		
25.	(a) Salaries and fees	$9,089 86	
26.	(b) Commission or brokerage	441 03	
28.	(d) Stationery, postage, printing and advertising	723 55	
29.	(e) Law costs	222 15	
30.	(f) Rent	1,500 00	
31.	(g) Travelling expenses, etc. (inspection)	1,390 73	
32.	(h) Registration fees	205 00	
			13,572 32
	E.—Other Expenditures, viz.:		
33.	(a) Transmitted to Home Office, Scotland	$257,654 01	
34.	(b) " branch office, Manitoba	69,419 17	
35.	(c) Current expenditure in respect Company's buildings	3,044 71	
36.	(d) Exchange, $151.11 ; income tax, $571.08	722 19	
			330,840 08
	F.—Balance.		
37.	(b) Cash in bank		20,300 16
	Totals		$788,974 09

Miscellaneous Statement for the Year Ending 11th November, 1900.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901. None.
2. Amount of debentures and deposit receipts issued by the Corporation elsewhere which will mature in 1901, $288,807.46.
3. Amount of other existing obligations of the Corporation which will mature in 1901. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901, $385,466.82.
5. Average rate of interest per annum paid by the Corporation during 1900 on deposits and debentures, about 3.4 per cent. ; on debenture stock, about 3.9 per cent.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty and on other securities, 6.70 per cent.
7. Of the mortgages held by the Corporation $1,534,040.22 is on realty situate in Ontario, and $2,239,993.27 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1900, $7,967.71.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900, No., 28 ; amount, $36,895.34.
11. How often are the securities held by the Corporation valued? Book value made annually, land securities are valued continuously.
12. (a) What officers of the Corporation are under bond and for what sum respectively? None.
13. When were the accounts of the Corporation last audited? 11th November, 1900.
14. Names and addresses of the auditors respectively for 1900 and 1901 (if appointed): William Milne, Chartered Accountant ; Messrs. James Meston & Co., Chartered Accountants, Aberdeen, Scotland.

THE ONTARIO BUILDING AND SAVINGS SOCIETY.

Head office, Kingston, Ontario.

Incorporated under the Building Societies' Act, Consol. Stat. U. C., chap. 53, by declaration filed with the Clerk of the Peace for the County of Frontenac, on the 26th June, 1874.

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Ontario Building and Savings Society of Kingston, Ontario, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No 67 Clarence street, in the City of Kingston, in the Province of Ontario.

The Board is constituted of eight directors, holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December 1900, were as follows, together with their respective terms of office:

C. V. Price, President, Kingston;	15th March, 1899	20th March, 1901.
Edwin Chown, Vice-President, Kingston;	"	"
I. A. Breck, Director, Kingston:	"	"
Benjamin W. Folger, Director, Kingston;	"	"
B. M. Britton, K.C., M.P., Director, Kingston:	21st March, 1900	19th March, 1902.
James McArthur, Director, Kingston;	"	"
Richard Waldron, Director, Kingston;	"	"
Leonard Clements, Director, Kingston;	"	"
James McArthur, Managing-Secretary, Kingston;	17th July, 1874.	

A Permanent capital stock: total amount authorized, $250,000; total amount subscribed, $250,000, as more particularly set out in Schedule A hereto.

Schedule A.

(a)—Fixed and permanent capital stock created by virtue of Building Society Acts

Description.	Total amount issued and subsisting at 31st December, 1900.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the corporation.
	No. of shares	Par value of shares.	—		
		$	$	$	$
1. Fully paid	5,000	50	250,000	250,000	.....

List of Shareholders as at 31st December, 1900.

(Not printed.)

Balance Sheet as at 31st December, 1900.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders).		
A.—*Permanent Capital Stock or Shares.*		
1. (*a*) Ordinary joint stock capital fully called: total called, $250,000; total paid thereon	$250,000 00	
4. (*d*) Dividends declared in respect of (1), but not yet paid	5,222 25	
7. (*g*) Contingent fund in respect of (1)	15,776 33	
		$270,998 58
Liabilities to the Public.		
27. Deposits payable on demand	$189,703 07	189,703 07
28. Interest on deposits, due or accrued or capitalized (included in 27).		
Total liabilities		$460,701 65

Assets

Cr.	1.—Assets of which the Corporation is the Beneficial Owner.		
	A.—*Immovable Property Owned Beneficially by Corporation:*		
5.	(*b*) Freehold land (including buildings)		$7,507 76
	B.—*Debts Secured by Mortgages of Land.*		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	$279,705 87	
10.	(*b*) Debts secured by mortgaged land held for sale	27,197 50	
11.	(*c*) Interest due or accrued on items 9 and 10 and not included therein	6,897 03	
12.	(*d*) Of the debts mentioned in items 9, 10 and 11 the sum of $2,603 is due by directors or officers of the Corporation. (Not extended.)		
			313,800 40
	C.—*Debts not above enumerated for which the Corporation holds securities as follows:*		
20.	(*h*) Debts secured only by permanent stock or shares of the Corporation	$12,384 19	
22.	(*j*) Debts secured by other debentures	14,216 74	
23.	(*k*) Debts secured by other debentures	21,000 00	
26.	(*n*) Interest due or accrued on items 20, 22 and 23 and not included therein	1,367 52	
			48,968 45
	D.—*Unsecured Debts.*		
27.	(*a*) Rents not at present collectable, taxes, insurance premiums, etc		768 32
	E.—*Cash.*		
31.	(*a*) On hand	$ 61 06	
32.	(*b*) In bank	57,714 61	
			57,775 67
	F.—*Assets not hereinbefore mentioned.*		
37.	(*a*) Office furniture	$ 86 57	
38.	(*b*) City of Kingston debentures	31,794 48	
			31,881 05
	Total assets		$460,701 65

Cash Account.

Receipts for the year ending 31st December, 1900.

	I.—Received by the Corporation for its Own Use.	(Col. 1.)	Total (Col. 4)
	A.—*Balances from the 31st December, 1899.*		
	(i) On hand		$ 36 08
3.	(ii) In bank		33,907 86
	(iii) Bank interest		2,920 82
	C.—*Receipts on account of investments, loans and debts.*		
	(*a*) On mortgages of realty:—		
10.	(i) Principal	$43,434 07	
11.	(ii) Interest		
	(*b*) On other securities:—		
12.	(i) Principal	22,098 41	
13.	(ii) Interest or dividends		65,532 48
	D.—*Receipts from Real Estate owned beneficially by Corporation.*		
17.	(*b*) Rents		629 50
	F.—*Borrowed money.*		
26.	(*b*) Borrowed by taking deposits		387,403 40
	G.—*Receipts from other sources.*		
30.	(*a*) Transfer fees		5 50
	Totals		$490,435 64

Cash Account.

Expenditure for the year ending 31st December, 1900

I.—Expended on Corporation Account.	(Col. 1.)	(Total Col. 4.)
A.—Sums Loaned or Invested on Capital Account.		
1. (*a*) Loaned on mortgages of realty including item 7 (*c*)		$9,545 84
(*b*) Loaned or invested in other securities, viz.:		
(i) On stock		8,264 98
(*c*) Insurance or taxes advanced on property mortgaged to the Corporation. Included in 1 (*a*).		
B.—Expended on Stock Account.		
8. Dividends paid on permanent stock	$9,954 00	9,954 00
C.—Borrowed Money (other than foregoing) or Interest Thereon Paid, viz.:		
19. (*b*) Deposits: Principal and interest		401,541 23
D.—Management Expenses (other than foregoing).		
35. (*a*) Salaries and fees	$2,124 00	
26. (*b*) Commission or brokerage	32 50	
28. (*d*) Stationery, postage, printing and advertising	72 41	
29. (*e*) Law costs	232 17	
30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	405 28	
31. (*g*) Travelling expenses	5 00	
32. (*h*) Registration fees	55 00	
(*i*) Provincial tax	162 50	
Sundries not specified above	3 77	
		3,092 63
E.—Other Expenditures :—		
33. (*a*) Taxes, insurance and repairs on real estate		261 29
F.—Balance.		
37. (*a*) Cash on hand and in bank		57,775 67
Totals		$490,435 64

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901. None.
3. Amount of other existing obligations of the Corporation which will mature in 1901. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901. Debentures, $5,000.
5. Average rate of interest per annum paid by the Corporation during 1900: on deposits, 3 per cent. ; on debentures, none ; on debenture stock, none.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 5 to 6 per cent. ; on other securities, 4 to 6 per cent.
7. Of the mortgages held by the Corporation, all are on realty situate in Ontario.
8. Loans written off or transferred to real estate account during 1900, $8,196.58.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900: No., 1 ; amount, $2,014.00.
10. Aggregate market value of land mortgaged to the Corporation, $477,000.
11. How often are the securities held by the Corporation valued From time to time as occasion arises.
12. (*a*) What officers of the Corporation are under bond, and for what sum respectively ? Manager, $2,000 Assistant Manager, $1,500.
    (*b*) Private sureties.
13. When were the accounts of the Corporation last audited ? 19th February, 1901.
14. Names and addresses of the auditors respectively for 1900, Joseph E. Clark and Geo. A. Macdonald, Kingston, Ont.

THE ONTARIO LOAN AND DEBENTURE COMPANY.

Head Office, London, Ontario.

Incorporated under Building Societies Act, R. S. O. 1877, c. 164, by declaration filed in the Office of the Clerk of the Peace for the County of Middlesex, 26th September, 1879. The original corporate name was The Ontario Savings and Investment Society.

By Order in Council of Ontario, dated 4th October, 1879, and also by Order in Council of Canada, dated 29th October, 1879, the corporate name was changed to The Ontario Land and Debenture Company.

The lending and the borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of The Ontario Loan and Debenture Company of London, Ontario, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 139 Dundas street, in the City of London, in the Province of Ontario.

The Board is constituted of five directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office :—

John McClary, President, London, Ont.; 14th February, 1900; 13th February, 1901.
Arthur S. Emery, Vice-President, London, Ont. " "
Wm Bowman, Director, London, Ont. " "
Wm. McDonough, Director, London, Ont. " "
Lt.-Col. W. M. Gartshore, Director, London, Ont. " "
Wm. F. Bullen, Manager and Secretary-Treasurer, London, Ont.; 14th July, 1871.

A. Permanent capital stock : total amount authorized, not limited ; total amount subscribed, $2,000,000, as more particularly set out in Schedule A hereto

Schedule A.

(a) Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st Dec., 1900.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
		$	$	$	$
1. Fully called	20,000	50	1,000,000	1,000,000	.....
2. Partly called, 20 per cent	20,000	50	1,000,000	200,000	800,000
Totals	40,000	.....	2,000,000	1,200,000	800,000

List of Shareholders as at 31st December, 1900.

(Not printed.)

Balance Sheet as at 31st December, 1900.

Dr	*Capital and Liabilities*		
	Capital (Liabilities to Stockholders or Shareholders.)		
	A.—Permanent Capital Stock or Shares.		
1.	(*a*) Ordinary joint stock capital fully called; Total called, $1,000,000; total paid thereon	$1,000,000 00	
2.	(*b*) Ordinary joint stock capital, 20 per cent. called: Total called, $200,000; total paid thereon	200,000 00	
4.	(*d*) Dividends declared in respect of (1) and (2), but not yet paid	36,000 00	
5.	(*e*) Unappropriated profits in respect of (1) and (2)	6,609 55	
6.	(*f*) Reserve fund in respect of (1) and (2)	535,000 00	
			$1,777,609 55
	Liabilities to the Public.		
27.	Deposits payable on notice, including interest	$533,731 74	
28.	Interest on deposits, capitalized during year	16,577 77	
29.	Debentures issued and payable in Canada	226,083 00	
30.	Interest due and accrued on (29)	3,302 71	
31.	Debentures payable elsewhere than in Canada	1,013,119 01	
32.	Interest due and accrued on (31)	8,995 26	
			1,785,231 72
	Total liabilities		$3,562,841 27

Cr.	*Assets.*		
	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—Immovable Property Owned Beneficially by Corporation.		
1.	(*a*) Office premises situated as follows.		
2.	(i) At London, Ont., held in freehold	$40,000 00	
5.	(*b*) Freehold land (including buildings) other than foregoing	1,800 00	
			$41,800 00
	B.—Debts Secured by Mortgages of Land.		
9.	(*a*) Debts, (other than item 10) secured by mortgages of land	2,245,558 67	
10.	(*b*) Debts secured by mortgaged land held for sale	31,125 32	
			3,276,683 99
	C.—Debts not above enumerated for which the Corporation hold Securities as follows:		
14.	(*a*) Debts secured by Municipal Bonds or Debentures	$92,156 83	
16.	(*d*) Debts secured by Loan Corporations' Debentures	49,125 77	
20.	(*h*) Debts secured only by Permanent Stock or Shares of the Corporation.	24,550 00	
			165,832 60
	E.—Cash.		
32.	(*b*) In banks		78,524 68
	Total assets		$3,562,841 27

Cash Account

Receipts for the year ending 31st December, 1900.

	I.—Received by the Corporation for its Own Use.		
	A.—Balances from 31st December, 1899.		
	(*a*) Cash, not already shown under (1):—		
3.	(ii) In bank	$89,001 51	$89,001 51
	C.—Receipts on account of investments, loans or debts.		
	(*a*) On mortgages of realty:—		
10.	(i) Principal	583,049 83	
11.	(ii) Interest	176,979 57	
	(*b*) On other securities:—		
12.	(i) Principal	50,460 26	
13.	(ii) Interest or dividends	6,240 42	
			816,730 08
	D.—Receipts from real estate owned beneficially by Corporation.		
16.	(*a*) Sales included in 10 and 11.		
16.	(*b*) Rents	$1,847 22	1,847 22
	F.—Borrowed money.		
26.	(*b*) Borrowed by taking deposits	566,064 38	
26.	(*c*) Borrowed on debentures	346,116 67	
			912 181 05
	G.—Receipts from other sources.		
30.	(*a*) Interest on bank accounts		3,820 53
	Totals		$1,823,580 39

Cash Account.

Expenditure for the year ending 31st December, 1900.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

1.	(*a*) Loaned on mortgages of realty	$529,244 54	
	(*b*) Loaned or invested in other securities, viz.:—		
2.	(i) Loans secured by Company's stock	20,581 00	
	(ii) Loan Company debentures	60,000 00	
			609,825 54

B.—Expended on Stock Account.

8.	Dividends paid on permanent stock	$72,000 00	72,000 00

C.—Borrowed Money (other than foregoing) or Interest Thereon Paid, viz.:

19.	(*b*) Deposits: Principal, $588,234.06, and interest, $17,070.94	605,305 00	
20.	(*c*) Debentures issued and payable in Canada: Principal, $53,900.00: interest, $7,900.93	61,800 93	
21.	(*d*) Debentures issued in Canada and payable elsewhere: Principal, $327,662.93; interest, $38,021.79	365,684 72	
			1,032,790 5

D.—Management Expenses (other than foregoing).

25.	(*a*) Salaries and fees	$10,228 54	
26.	(*b*) Commission or brokerage	9,027 48	
28.	(*d*) Stationery, postage, printing and advertising, etc., etc	2,922 16	
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32) and rates, etc	2,933 14	
31.	(*g*) Travelling expenses, and Inspectors' salaries, etc	4,628 20	
32.	(*h*) Registration fees	200 00	
			29,939 52

E.—Other Expenditure.

33.	(*a*) Subscription to Canadian Patriotic Fund	500 00

F.—Balance.

	(*b*) Cash in bank	78,524 68
	Totals	$1,823,580 39

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of Debentures issued by the Corporation and payable in Canada which will mature in 1901, $40,600.00.

2. Amount of Debentures issued by the Corporation in Canada payable elsewhere which will mature in 1901, $200,775.04.

4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901, $508,196.96.

5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 3.10 per cent.; on debentures, 3.635 per cent.

6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 5.481 per cent.; on other securities, 4.506.

7. Of the mortgages held by the Corporation $3,057,080.86 is on realty situate in Ontario, and $188,477.81 is on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1900. Amount written off loans during 1900, $21,691.78.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900? No. 5; amount, $19,342.71.

10. Aggregate market value of the land mortgaged to the Corporation, $6,786,426.

11. How often are the securities held by the Corporation valued? Half-yearly.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $5,000; 2 Inspectors, $2,000 each; accountant, $5,000; teller, $5,000; 2 clerks, $2,000 each; 3 clerks, $1,000 each.

13. When were the accounts of the Corporation last audited? Audited monthly; last audit, January 16, 1901.

14. Names and address of the auditors respectively for 1900 and 1901 (if appointed). Geo. F. Jewell, F. C.A., London, Ont.; A. M. Smart, London, Ont.

THE ONTARIO LOAN AND SAVINGS COMPANY.

Head Office, Oshawa, Ontario.

Incorporated under the Building Societies Acts, Consol. Stat. U. C. chap. 53, by declaration filed with the Clerk of the Peace for the County of Ontario on 12th February, 1873.

The lending and the borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205 ; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Ontario Loan and Savings Company of Oshawa Ontario, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is in the Town of Oshawa, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December 1900, were as follows, together with their respective terms of office :

W. F. Cowan, President, Oshawa ;	21st February, 1900,	20th February, 1901.
W. F. Allan, Vice-President, Bowmanville ;	"	"
John Cowan, Director, Oshawa ;	"	"
R. S. Hamlin, Director, Oshawa ;	"	"
Thomas Paterson, Director, Bowmanville ;	"	"
Wm. Brien, Director, Trillick, Ireland ;	"	"
James A. Gibson, Director, Oshawa ;	"	"
T. H. McMillan, Manager-Secretary, Oshawa ;	"	"

A Permanent capital stock : Total amount authorized, $300,000 ; total amount subscribed $300,000, as more particularly set out in Schedule A hereto.

Schedule A.

(*a*) *Fixed and Permanent Capital Stock created by virtue of Building Society Acts.*

Description.	Total amount issued and subsisting at 31st December, 1900.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value.	—		
		$ c.	$ c.	$ c.	$ c.
Fully called	6,000	50 00	300,000 00	299,441 25	558 75

List of Shareholders as at 31st December, 1900.

(Not printed)

Balance Sheet as at 31st December, 1900

Capital and Liabilities.

Dr.

	Capital (Liabilities of Stockholders or Shareholders.)		
	A.—Permanent Capital Stock or Shares.		
1. (*a*)	Ordinary capital fully called: Total called, $300,000; total paid thereon	$299,441 85	
6. (*f*)	Reserve fund in respect of (1)	75,000 00	
7. (*g*)	Contingent fund in respect of (1)	25,000 00	
			$399,441 85
	Liabilities to the Public.		
27.	Deposits payable on notice	$279,951 53	
29.	Debentures issued in Canada	243,800 00	
37.	Owing to banks	248 20	
			523,999 73
	Total liabiltiies		$923,441 58

Assets.

Cr.

	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—Immovable Property Owned Beneficially by Corporation.		
1. (*a*)	Office permits situate as follows:		
2.	(i) At Oshawa, held in freehold	$ 11,000 00	
5. (*b*)	Freehold land (including buildings) other than foregoing	40,000 00	
			$ 51,000 00
	B.—Debts secured by Mortgages of Land.		
9. (*a*)	Debts (other than item 10) secured by mortgages of land	$747,093 60	
10. (*b*)	Debts secured by mortgaged land held for sale	30,000 00	
			777,093 60
	C.—Debts not above enumerated for which the Corporation holds Securities as follows:		
20. (*h*)	Debts secured only by Permanent Stock or Shares of the Corporation		4,724 89
	E.—Cash.		
31. (*a*)	On hand	$ 601 10	
32. (*b*)	In banks	54,589 19	
			55,190 29
	F.—Assets not hereinbefore mentioned.		
37. (*a*)	176 shares Western Bank Stock with acc'd Dividend, "in trust"	$ 22,410 00	
38. (*b*)	212 shares Ontario Loan and Savings Co. stock "held in name of trustee"	12,612 80	
39. (*c*)	Office furniture	410 00	
			35,432 80
	Total assets		$923,441 58

Cash Account.

Receipts for the year ending 31st December, 1900.

		Total (Col. 4.)
	I.—Received by the Corporation for its Own Use.	
	A.—Balance from 31st December, 1899.	
(*a*)	Balance	$ 3,214 60
	C.—Receipts on account of Investments, Loans or Debts.	
	(*a*) On mortgages of realty—	
10.	(i) Principal	45,196 20
11.	(ii) Interest	40,769 15
	(*b*) On other securities—	
13.	(ii) Bank interest	125 47
	D.—Receipts from Real Estate Owned Beneficially by Corporation.	
17. (*b*)	Rents, etc	3,898 40
	F.—Borrowed Money.	
25. (*a*)	Bank advances, discounts or overdrafts	248 20
26. (*b*)	Borrowed by taking deposits	190,321 05
27. (*c*)	Borrowed on debentures	241,800 00
	Totals	$525,573 07

Cash Account

Expenditure for the year ending 31st December, 1900.

I.—Expended on Corporation Account.

		Total (Col. 4.)
	A.—Sums Loaned or Invested on Capital Account.	
1. (*a*)	Loaned on mortgages of realty	$ 45,311 99
(*b*)	Loaned or invested in other securities— Bank stock	10,000 00
	B.—Expended on Stock Account.	
	Dividends paid on premium stock	17,966 48
	C.—Borrowed Money (other than foregoing) or Interest thereon viz.:	
18. (*a*)	Bank accounts (principal and interest)	9,411 69
19. (*b*)	Deposits: principal, $170,138.92; interest, $10,227.72	180,366 64
20. (*c*)	Debentures issued in Canada: principal, $241,600.00; interest, $9,722.00	251,322 00
	D.—Management Expenses (other than foregoing).	
25. (*a*)	Salaries and fees	4,750 00
26. (*b*)	Commission or brokerage	125 00
28. (*d*)	Stationery, postage and advertising	250 00
29. (*e*)	Law costs	100 00
30. (*f*)	Fuel, rent, taxes (other than in 7 and 32) and rates	453 98
31. (*g*)	Travelling expenses	50 00
32. (*h*)	Registration Fee	80 00
33. (*i*)	Ontario Tax	195 00
	F.—Balance.	
37. (*a*)	Cash on hand and in banks	5,190 29
	Totals	$525,573 07

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of debentures issued by the corporation in Canada which will mature in 1901, none.
2. Amount of debentures issued by the corporation elsewhere which will mature in 1901, none.
4. Amount of securities held by the corporation which will mature and become payable to the corporation in 1901, about $50,000.
5. Average rate of interest per annum paid by the corporation during 1900 on deposits, about 3½ per cent.; on debentures, about 4¾ per cent.; on debenture stock, none.
6. Average rate of interest per annum received by the corporation during 1900 on mortgages of realty, about 5 per cent.; on other securities, 6 per cent.
7. Of the mortgages held by the corporation, $747,093.60 is on realty situate in Ontario, and $ ..... is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1900, $125.00.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the corporation in 1900: No.. 1; amount, $1,146.00.
10. Aggregate market value of the land mortgaged to the corporation, say $2,000,000.
11. How often are the securities held by the corporation valued? Once a year.
12. (*a*) What officers of the corporation are under bond and for what sum respectively? Accountant, $3,000; teller, $2,500; by Guarantee Co.
13. When were the accounts of the corporation last audited? 31st December, 1900.
14. Names and address of the auditors for 1900 and 1901. J. P. Owens and P. H. Punshon, Oshawa.

THE OXFORD PERMANENT LOAN AND SAVINGS SOCIETY.

Head Office, Woodstock, Ont

Incorporated under the Building Societies Act, Consol. Stat. U. C, chapter 53, by declaration filed with the Clerk of the Peace for the County of Oxford, on the 27th October, 1865. (Decl. Book I, 25.) The original corporate name was "The Oxford Permanent Building and Saving Society."

By Order in Council of Ontario, dated 23rd September, 1878, the corporate name was changed to the Oxford Permanent Loan and Savings Society.

The borrowing and the lending powers are governed by the Loan Corporations Act, R S O. 1897, c. 205 ; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Oxford Permanent Loan and Savings Society of Woodstock, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 388 Dundas street in the Town of Woodstock, in the Province of Ontario.

The Board is constituted of eight directors holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office :

John White, President, Woodstock ;	22nd February,	1900,	27th February,		1902.
Thos. H. Parker, Vice-President, Woodstock ;	23rd "	1899,	28th "		1901.
Judge Finkle, Director, Woodstock ;	22nd "	1900,	27th "		1902.
William Dease, Director, Woodstock ;	"		"		1902.
H. P. Brown, Director, Woodstock ;	"		"		
William Grey, Director, Woodstock ;	23rd "	1899,	28th "		1901.
James White, Director, Woodstock ;	"		"		
M. Douglas, Man'g Dir. and Secretary, Woodstock ;	"		"		

A. Permanent capital stock : Total amount authorized, $270,000 ; total amount subscribed, $270,000, as more particularly set out in Schedule A hereto.

Schedule A.

(a) Fixed and permanent capital stock created by virtue of Building Society Acts

Description.	Total amount issued and subsisting at 31st December, 1900.			Total amount of actual payments thereon	Total amount unpaid and constituting an asset of the corporation.
	No. of shares.	Par value.			
		$	$	$	$
1. Fully called	4,684	50	234,200	234,200	
2. Partly called, 20 per cent	716	50	35,800	7,160	28,640
Totals	5,400		270,000	241,360	28,640

List of Shareholders as at 31st December, 1900.

(Not printed.)

Balance Sheet as at 31st December, 1900.

Dr. *Capital and Liabilities*

	Capital (Liabilities to Stockholders or Shareholders).		
	A.—Permanent Capital stock or Shares.		
1.	(*a*) Ordinary joint stock capital fully called: Total called, $234,200; total paid thereon	$234,200 00	
2.	(*b*) Ordinary joint stock capital 20 per cent. called: Total called, $7,160; total paid thereon	7,160 00	
4.	(*d*) Dividends declared in respect of (1) and (2) but not yet paid	7,312 42	
6.	(*f*) Reserve fund in respect of (1) and (2)	37,500 00	
7.	(*g*) Contingent fund in respect of (1) and (2)	500 00	
			$286,672 42
	Liabilities to the Public.		
27.	Deposits	$250,939 66	
28.	Interest on deposits capitalized during the year, $9,089.08		
29.	Debentures issued in Canada	162,535 00	
30.	Interest on (29) due and accrued or capitalized	5,993 18	
37.	Owing to banks (including interest due and accrued)	19,797 73	
40.	Other liabilities to the public, viz.:—		
41.	(a) Current accounts	100 00	439,365 57
	Total liabilities		$726,037 99

Assets.

Cr.	**I.—Assets of which the Corporation is the Beneficial Owner.**		
	A.—Immovable Property owned Beneficially by Corporation.		
1.	(*a*) Office premises situate as follows:—		
2.	(i) At Woodstock, held in freehold		$ 7,500 00
	B.—Debts secured by Mortgages of Land.		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	615,313 95	
10.	(*b*) Debts secured by mortgaged land held for sale	15,982 23	
			631,296 18
	C.—Debts not above enumerated for which Corporation holds security as follows:		
16.	(*d*) Debts secured by Loan Corporation's debentures	73,492 70	
20.	(*h*) Debts secured only by permanent stock or shares of the Corporation.	10,445 00	
26.	(*n*) Interest due or accrued on items 14 and 20 and not included therein	930 80	
			84,868 50
	E.—Cash.		
31.	(*a*) On hand		2,104 98
	F.—Assets not hereinbefore mentioned.		
37.	(*a*) Office furniture	$75 00	
38.	(*b*) Rents office building	193 33	
			268 33
	Total assets		$726,037 99

Cash Account

Receipts for the year ending 31st December, 1900.

	I.—Received by the Corporation for its Own Use.		
	A.—Balance from 31st December, 1899.	Col. 1.	Col. 4.
	(*b*) Cash not already shown under (1):—		
1.	(i) On hand	$1,858 51	
3.	(ii) In bank	7,266 63	
			$9,125 14
	C.—Receipts on account of investments, loans or debts.		
	(*a*) On mortgages of realty:—		
10.	(i) Principal	$40,511 08	
11.	(ii) Interest	33,991 67	
	(iii) Instalments	2,521 83	
	(iv) Rents carried to mortgage account	1,211 81	
	(*b*) On other securities:		
12.	(i) Principal	2,892 28	
13.	(ii) Interest or dividends	4,163 98	
			85,292 65
	D.—Receipts from real estate owned beneficially by Corporation.		
17.	(*b*) Rents	473 55	473 55
	F.—Borrowed Money.		
25.	(*a*) Bank or other advances, discounts or overdrafts	19,797 73	
26.	(*b*) Borrowed by taking deposits	337,750 91	
27.	(*c*) Borrowed on debentures	69,435 00	
			426,983 64
	G.—Receipts from other sources.		
30.	(*a*) Insurance	177 82	
	(*b*) Bank interest, solicitors' fees, etc	272 51	
	(*c*) Sundry receipts	424 22	
			874 55
	Totals		$522,749 53

Cash Account

Expenditure for the year ending 31st December, 1900.

I.—Expended on Corporation Account.

	A.—*Sums Loaned or Invested on Capital Account.*	Col. 1.	Col. 2.
1.	(*a*) Loaned on mortgages of realty	$80,192 89	
	(*b*) Loaned or invested in other securities, viz :		
2.	(i) On capital stock of this Corporation	5,060 00	
3.	(ii) On debentures of this Corporation	1,297 28	
	(iii) Loan Company's debentures purchased	8,000 00	
	(*c*) Insurances or taxes advanced on property mortgaged to the Corporation	745 93	
			$95,296 10
	B.—*Expended on Stock Account.*		
8.	Dividends paid on permanent stock	$14,462 10	14,462 10
	C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.:*		
18.	(*a*) Bank account (principal and interest)	608 26	
19.	(*b*) Deposits : Principal $341,592.67 ; interest $142.06	341,734 73	
20.	(*c*) Debentures issued in Canada : principal, $57,150 ; interest, $6,794.12.	63,944 12	
			406,287 11
	D.—*Management Expenses (other than foregoing.)*		
25.	(*a*) Salaries and fees	$2,457 08	
26.	(*b*) Commission or brokerage	237 73	
28.	(*d*) Stationery, postage, printing and advertising	180 95	
29.	(*e*) Law costs	17 00	
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	686 73	
32.	(*h*) Registration fees	80 00	
			3,659 49
	E.—*Other Expenditures, viz.:*		
33.	(*a*) Sundry payments pertaining to mortgaged property		939 75
	F.—*Balance.*		
37.	(*a*) Cash on hand		2,104 98
	Totals		$522,749 53

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901, $30,100.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901. None.
3. Amount of other existing obligations of the Corporation which will mature in 1901. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901, $74,134.94.
5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 3.50 per cent ; on debentures, 4.123 per cent.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 5.56 per cent.; on other securities, 5.065 per cent.
7. Of the mortgages held by the Corporation $631,296.18 is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off, $868.64.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900. None.
10. Aggregate market value of the land mortgaged to the Corporation, $1,209,058.88.
11. How often are the securities held by the Corporation valued? Half-yearly by the Manager, yearly by the Directors.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Treasurer, $10.000, and Ledger Keeper, $2,000.00. By Guarantee Company.
13. When were the accounts of the Corporation last audited? As at 31st December, 1900.
14. Names and address of the auditors respectively for 1900? George White and W. H. VanIngen, Woodstock, Ont.

THE PEOPLES' LOAN AND DEPOSIT COMPANY.

Head Office, Toronto, Ontario.

Incorporated under the Building Societies Act (Consol. Stat. U.C., chap. 53) by declaration filed with the Clerk of the Peace for the County of York, 18th February, 1875.

The lending and the borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205 ; 1900, c. 27.

Annual Statement

Of the condition and affairs of the People's Loan and Deposit Company of Toronto, at the 31st December, 1900, and for the year ending on that day.

The head office of the Corporation is at No. 41 Adelaide street east, in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office :

Hon. J. C. Aikins, President, Toronto ; 12th February, 1900 ; 11th February, 1901.
Vice-President, Toronto ; " "
John Aikins, Director, Brampton : " "
Dr. J. C. Patton, Director, Toronto ; " "
Bernard Saunders, Toronto ; " "
Samuel W. Black, Manager and Secretary, Toronto ; 4th September, 1895.

A. Permanent capital stock : Total amount authorized, $600,000 ; total amount subscribed, $600,000, as more particularly set out in Schedule A hereto.

Schedule A.

(*a*) *Fixed and Permanent Capital Stock created by virtue of Building Societies Act.*

Description.	Total amount issued and subsisting at 31st December, 1900.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
		$	$	$	$
1. Fully called	12,000	50	600,000	600,000	.....

List of Shareholders as at 31st December, 1900

(Not printed)

Balance Sheet as at 31st December, 1900.

Dr *Capital and Liabilities*

Capital (Liabilities to Stockholders or Shareholders.)		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called : Total called, $600,000 ; total paid thereon		$600,000 00
Liabilities to the Public.		
27. Deposits payable on demand, $24,681.98 ; payable on notice, $55,277.51	79,959 49	
28. Interest on deposits due and accrued, or capitalized	3,119 36	
29. Debentures issued in Canada*	118,013 38	
30. Interest due or accrued on (29)	1,332 03	
40. Other liabilities to the public, viz. :—		
41. (*a*) Borrowed on mortgages	14,000 00	
42. (*b*) Interest accrued on 41 (*a*)	357 88	
		216,782 14
Total actual liabilities		$816,782 14
Contingent Liabilities.		
48. Money for which the Corporation is contingently liable, viz. :		
49. (*a*) Principal guaranteed, mortgages sold and guaranteed	3,750 00	
Total contingent liabilities		3,750 00
Gross total liabilities, actual and contingent		$820,532 14

* Mortgages given as collateral for $75,600.

Assets.

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—*Immovable Property Owned Beneficially by Corporation.*

5. (*b*)	Freehold land (including buildings)	$78,459 57	$78,459 57

B.—*Debts secured by Mortgages on Land.*

9. (*a*)	Debts (other than item 10) secured by mortgages of land	522,845 02	
10. (*b*)	Debts secured by mortgaged land held for sale	126,253 98	
			649,099 00

C.—*Debts not above enumerated for which the Corporation holds securities as follows:*

20. (*h*)	Debts secured only by permanent stock or shares of the Corporation		10,466 47

D.—*Unsecured Debts.*

27. (*a*)	Notes		225 00

E.—*Cash.*

31. (*a*)	On hand	717 96	
32. (*b*)	In bank	10,006 03	
			10,723 99

A.—*Assets not hereinbefore mentioned.*

37. (*a*)	Furniture and fixtures	350 00	
38. (*b*)	Sundry accounts	146 85	
39. (*c*)	Balance of profit and loss account	67,311 26	
			67,808 11
	Total of assets owned beneficially by Corporation		$816,782 14

II.—Assets not Owned Beneficially by Corporation but for which the Corporation is Accountable.

A.—*As Guarantor.*

	(*a*) Mortgage securities :—		
43.	(i) Principal	3,750 00	
	Total of assets II		3,750 00
	Gross total of assets I. and II		$820,532 14

Cash Account.

Receipts for the year ending 31st December, 1900.

I.—Received by the Corporation for its Own Use.

A.—*Balances from 31st December, 1899.*

			(Col. 4.)
	(*b*) Cash (not already shown under (1)) :		
	(i) On hand		$1,214 22
3.	(ii) In bank		3,673 76

C.—*Receipts on Account of Investments, Loans or Debts.*

	(*a*) On Mortgages of Realty :		
10.	(i) Principal		$117,359 19
	(ii) Interest		36,167 49
	(*b*) On other securities :		
13.	(ii) Interest or dividends		83 20

D.—*Receipts from Real Estate Owned Beneficially by Corporation.*

16. (*a*)	Sales (not included in any of foregoing items)		16,719 84
17. (*b*)	Rents		5,776 00

F.—*Borrowed Money.*

26. (*b*)	Borrowed by taking deposits		143,597 43
27. (*c*)	" on debentures		36,056 90

G.—*Receipts from other sources.*

30. (*a*)	Difference in Bank interest		5 15
	(*b*) Sundry accounts		2,150 15
	Totals		$362,801 33

Cash Account.

Expenditure for the year ending 31st December, 1900.

I.—Expended on Corporation Account

A.—*Sums Loaned or Invested on Capital Account.*

		(Col. 4.)
1. (*a*)	Loaned on Mortgages or Realty (including mortgages in part payment of property sold)	$72,127 41
6. (*c*)	Real Estate purchased in exchange for property sold	9,000 00

C.—*Borrowed money (other than foregoing) or Interest thereon paid, viz.*

19. (*b*)	Deposits: Principal, $ ..... Interest,	146,794 70
20. (*c*)	Debentures issued in Canada: Principal, $92,481.90; interest, $7,717.49	100,199 39

D.—*Management Expenses (other than foregoing).*

25. (*a*)	Salaries and fees	4,372 65
28. (*d*)	Stationery, postage, printing and advertising	660 03
29. (*e*)	Law costs	487 88
30. (*f*)	Fuel, rent, taxes (other than in 7 and 32) rates	300 00
31. (*g*)	Travelling expenses	8 00
32. (*h*)	Registration fees	80 00

E.—*Other Expenditures, viz.:*

33. (*a*)	Repaid money borrowed on mortgages	15,500 00
34. (*b*)	Interest	781 88
36. (*d*)	Sundry accounts	1,765 40

F.—*Balance.*

27. (*a*)	Cash on hand and in Banks	10,723 99
	Totals	$362,801 33

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901, $36,556.48.

3. Amount of other existing obligations of the Company which will mature and become payable in 1901, $4,000.

4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901, $18,023,22.

5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 3.81 per cent.; on debentures, 4.777 per cent.

6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 5.36 per cent.; on other securities, 5.56 per cent.

7. Of the mortgages held by the Corporation, $644,843.39 is on realty situate in Ontario, and $4,255.61 is on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1900, including taxes, repairs, insurance, etc., charged to profit and loss, $5,160.06.

10. Aggregate market value of the land mortgaged to the Corporation, estimated, $889,900.

11. How often are the securities held by the Corporation valued? Yearly, or oftener.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $8,000; collector, $2,000.

(*b*) Are the said bonds executed by private sureties or by guarantee companies? $8,000 by guarantee company and $2,000 by private sureties.

13. When were the accounts of the Corporation last audited? Up to 31st December, 1900, on 17th January, 1901.

14. Names and addresses of the auditors respectively for 1900 and 1901: Robert Sewell, Toronto; Edward B. Freeland, Toronto.

THE REAL ESTATE LOAN COMPANY OF CANADA, LIMITED.

Head Office, Toronto, Ontario.

Constating Instruments

Incorporated under the Building Society's Act, (Consol. Stat. U.C. c. 53) by delaration filed with the Clerk of the Peace for the County of York, 17th September, 1879, with the corporate name of the Real Estate Loan and Debenture Company.—Decl. Book II. p. 57.

Letters Patent of Canada (6th April, 1883) incorporating the Company under the Canada Joint Stock Companies' Act, 187", with the corporate name of the Real Estate Loan Company of Canada, Limited.—Lib. 85, folio 282, Office of the Registrar-General of Canada. The capital authorized by this instrument was "$2,000,000, being the capital of the said the Real Estate Loan and Debenture Company, with the same powers throughout Canada as now possessed by the said the Real Estate Loan and Debenture Company, and for the same purposes and objects, subject always to the provisions of the said last mentioned Act [Canada J. S. Co.'s Act 1877] and with all such further powers, purposes and objects as are conferred upon loan companies incorporated under the provisions of the said last mentioned Act."

1884. Act of the Dominion of Canada, 47 V. c. 101 (D), respecting sale of assets.

Supplementary Letters Patent of Canada (20th June, 1892) reciting By-law No. 62 of the Company, and (as therein provided) reducing the capital stock from $2,000,000 to $1,600,000."

Annual Statement

Of the condition and affairs of the Real Estate Loan Company of Canada, Limited, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 2 Toronto street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

John Smart, President, Port Hope ; 7th February, 1900 ;		6th February, 1901.
William Cooke, Vice-President, Toronto ;	"	"
M. H. Aikins, M.D., Director, Burnhamthorpe ;	"	"
G. M. Rae, Director, Toronto ;	"	"
Rev. R. C. Moffatt, D.D., Director, Toronto ;	"	"
Benjamin Morton, Manager, Toronto ;	"	"

A. Permanent capital stock: Total amount authorized, $1,600,000 ; total amount subscribed, $373,720, as more particularly set out in Schedule A hereto.

Schedule A.

(*b*)—*Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or private Acts.*

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining uncalled.
		$	$	$	$
1. Fully called.....	9,343	40	373,720	373,720	....

List of Shareholders as at 31st December, 1900.

(Not printed.)

Balance Sheet as at 31st December, 1900

DR. *Capital and Liabilities.*

	Capital (Liabilities to Stockholders or Shareholders).		
	A.—Permanent Capital Stock or Shares.		
1.	(*a*) Ordinary joint stock capital fully called; Total called, $373,720; total paid thereon	373,720 00	
4.	(*d*) Dividends declared in respect of (1) but not yet paid	7,888 64	
5.	(*e*) Unappropriated profit in respect of (1)	3,306 74	
6.	(*f*) Reserve Fund in respect of (1)	50,000 00	
7.	(*g*) Contingent Fund in respect of (1)	7,500 00	
			$442,415 38
	Liabilities to the Public.		
27.	Deposits payable on demand	257 33	
29.	Debentures issued in Canada	38,897 10	
30.	Interest due and accrued on (29)	556 01	
41.	Open accounts	8 60	
			39,718 44
	Total liabilities		$482,133 82

CR *Assets*

	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—Immovable Property Owned Beneficially by Corporation.		
5.	(*b*) Freehold land (including buildings) other than foregoing		$25,088 12
	B.—Debts Secured by Mortgages of Land.		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	$404,659 91	
10.	(*b*) Debts secured by mortgaged land held for sale	14,751 33	
			419,411 24
	C.—Debts not above Enumerated for which the Corporation holds Securities as follows.		
20.	(*h*) Debts secured only by permanent stock or shares of the Corporation		236 91
	E.—Cash.		
31.	(*a*) On hand	3 25	
32	(*b*) In bank	37,294 30	
			37,297 55
	F.—Assets not hereinbefore mentioned.		
37.	(*a*) Office furniture		100 00
	Total assets		$482,133 82

Cash Account

Receipts for the year ending 31st December 1900

		Total (Col. 4).
	I.—Received by the Corporation for its Own Use.	
	A.—Balances from 31st December, 1899.	
	(*b*) Cash (not already shown under (1)):—	
	(i) On hand	$ 45 00
3.	(ii) In bank	992 49
	C.—Receipts on Account of Investments, Loans or Debts.	
	(*a*) On mortgages of realty:—	
10.	(i) Principal	87,909 70
11.	(ii) Interest	29,595 99
	(*b*) On other securities, Call Loans:—	
12.	(i) Principal	2,580 00
	(ii) Interest or dividends	81 60
	D.—Receipts from Real Estate owned Beneficially by Corporation.	
16.	(*a*) Sales	33,096 15
17.	(*b*) Rents	3,148 00
	F.—Borrowed Money.	
27.	(*c*) Borrowed on Debentures	22,583 33
30.	(*a*) Contingent Fund	2,765 08
	(*b*) Bank interest	28 85
	(*c*) Law expenses	298 60
	(*d*) Unclaimed dividends	55 80
	(*e*) Cheques cancelled	783 21
	Total	$183,963 80

Cash Account.

Expenditure for the year ending 31st December, 1900

	I.—Expended on Corporation Account.	Total (Col. 4)
	A.—Sums Loaned or Invested on Capital Account.	
1.	(*a*) Loaned on mortgages of realty (including item 7 (*e*) if not separate account therefor....	$98.099 23
	Ontario Government Annuities	180 00
	B.—Expended on Stock Account.	
8.	Dividends paid on permanent stock	14,948 80
	C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:	
20	(*c*) Debentures issued in Canada; Principal, $19,886.28; interest, $1,467.51	21,353 79
	D.—Management Expenses (other than foregoing.)	
25.	(*a*) Salaries and fees	3,392 12
26.	(*b*) Commission or brokerage	442 04
29	(*e*) Law costs	583 10
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32)	168 75
31.	(*g*) Travelling expenses	145 25
32	(*h*) Registration fee	50 00
	E.—Other Expenditures, viz.:	
33.	(*a*) Repairs, sundry expenses and etc.	555 46
34.	(*b*) Ontario, British Columbia and Toronto City taxes	352 40
35.	(*c*) Grant to President and Vice-President by shareholders	500 00
36.	(*d*) Taxes, repairs, etc., paid on property vested in Company	3,130 23
	(*e*) Amount written off property sold	2,765 08
	F.—Balance.	
37.	Cash on hand	3 25
	In Bank	37,294 80
	Total	183,963 80

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901? $29,964.83.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901? None.
3. Amount of other existing obligations of the Corporation which will mature in 1901? None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901. $44,926.00.
5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, none; on debentures, 4.42 per cent.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 6.61 per cent.; on other securities, 6 per cent.
7. Of the mortgages held by the Corporation $86,650.00 is on realty situate in Ontario, and $332,762.00 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account? None.
9. Number and aggregate account of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900? None.
10. Aggregate market value of the land mortgaged to the Corporation? Cannot say exactly.
11. How often are the securities held by the Corporation valued? Every year.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively: Manager, $5,000; agent at Winnipeg, Man., $5,000, by Guarantee Company.
13. When were the accounts of the Corporation last audited? 31st December, 1900.
14. Names and addresses of the auditors respectively for 1900 and 1901? G. B. Sparling, M.A., Toronto, T. E. P. Trew, Toronto.

THE ROYAL LOAN AND SAVINGS COMPANY.

Head Office, Brantford, Ontario.

Incorporated under the Building Societies' Act (Consol. Stat. U. C. chap. 53) by declaration filed with the Clerk of the Peace for the County of Brant, on the 24th March, 1876. (Decl. Book I, 13.)

The lending and the borrowing powers are governed by the Loan Corporations' Act, R.S.O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Royal Loan and Savings Company, of Brantford, Ontario, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 138 Dalhousie Street, in the City of Brantford, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

Wm. Watt, Sr., President, Brantford;	February, 1900,	February, 1901.
J. W. Digby, M.D., Vice-President, Brantford	"	"
C. B. Heyd, M.P., Director, Brantford	"	"
John Mann, Director, Brantford	"	"
A. J. Wilkes, Director, Brantford	"	"
Christopher Cook, Director, Brantford	"	"
John F. McLaren, Director, Brantford	"	"
R. S. Schell, Manager and Secretary, Brantford.		

A. Permanent capital stock: total amount authorized, $500,000; total amount subscribed, $500,000, as more particularly set out in Schedule A hereto.

Schedule A.

(a)—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1900.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of Shares.	Par value of Shares.	—		
		$	$	$	$ c.
1. Fully called	10,000	50	500,000	500,000	....

List of Shareholders as at 31st December, 1900.

(Not printed)

Balance Sheet as at 31st December, 1900.

Dr. *Capital and Liabilities*

	Capital (Liabilities to Stockholders and Shareholders).		
	A.—*Permanent Capital Stock or Shares.*		
1. (*a*)	Ordinary joint stock capital fully called; total called, $500,000; total paid thereon	$500,000 00	
4. (*d*)	Dividends declared in respect of (1) but not yet paid	12,500 00	
6. (*f*)	Reserve Fund in respect of (1)	85,000 00	
7. (*g*)	Contingent Fund in respect of (1)	19,946 56	
			$617,446 56
	Liabilities to the Public.		
27.	Deposits payable on notice	$338,851 27	
28.	Interest on deposits, due, or accrued or capitalized	1,088 41	
29	Debentures issued in Canada	378,596 44	
30.	Interest due and accrued on (29)	4,955 90	
			723,492 02
	Total liabilities		$1,340,938 58

Cr.	*Assets.*		
	I.—Assets of which the Corporation is the Beneficial Owner.		
	B.—*Debts secured by Mortgages of Land.*		
9. (*a*)	Debts (other than item 10) secured by mortgages of land	$1,063,804 13	
10. (*b*)	Debts secured by mortgaged land held for sale	37,305 42	
11. (*c*)	Interest due or accrued on items 9 and 10 and not included therein	21,693 15	
			$1,122,802 70
	C.—*Debts not above enumerated for which the Corporation holds securities as follows:*		
14. (*b*)	Municipal bonds or debentures	$128,368 67	
16. (*d*)	Debts secured by Loan Corporations Debentures	49,123 88	
20. (*h*)	Debts secured only by permanent stock or shares of the Corporation	7,799 98	
22. (*j*)	Debts secured by Bank stock	15,000 00	
			200,292
	E.—*Cash.*		
31. (*a*)	On hand	9,159 75	
32. (*b*)	In banks	8,683 60	
			17,843 35
	Total assets		$1,340,938 58

Cash Account.

Receipts for the year ending 31st December, 1900.

	I.—Received by the Corporation for its Own Use.		
	A.—*Balances from the 31st December, 1899.*		Total, (Col. 4.)
2.	(i) On hand		$2,916 65
3.	(ii) In bank		18,196 94
	C.—*Receipts on account investments, loans or debts.*		
	(*a*) On mortgages of realty:—		
10.	(i) Principal		151,092 11
11.	(ii) Interest		57,952 66
	(*b*) On other securities:—		
12.	(i) Principal		69,465 75
13.	(ii) Interest or dividends		7,290 77
	C.—*Receipts from real estate owned beneficially by Corporation.*		
16. (*a*)	Sales (not included in any of foregoing items)		9,960 85
17. (*b*)	Rents		2,811 99
	F.—*Borrowed Money.*		
26. (*b*)	Borrowed by taking deposits		553,986 19
27. (*c*)	Borrowed on debentures		209,914 44
	Total		$1,033,588 35

Cash Account.

Expenditure for the year ending 31st December, 1900.

	I.—Expended on Corporation Account.	Total, (Col. 4.)
	A.—*Sums Loaned or Invested on Capital Account.*	
1.	(*a*) Loaned on mortgages of realty	$134,881 44
	(*b*) Loaned or invested in other securities, viz.:—	
3.	(i) On Company's stock	7,465 00
4.	(iii) Call loans on bank stocks	63,954 42
5.	(iv) Loans on debentures	49,043 26
7.	(*d*) Insurance and taxes advanced and repairs and alterations made on property mortgaged to the Corporation	5,981 01
	B.—*Expended on Stock Account.*	
8.	Dividends paid on permanent stock	25,000 00
	C.—*Borrowed Money other than foregoing or Interest thereon paid, viz.*	
19.	(*a*) Deposits: Principal, $584,944.38; interest, $10,692.62	595,637 00
20.	(*c*) Debentures issued in Canada: Principal, $163,450.36; interest, $13,008.21	176,458 57
	D.—*Management expenses (other than foregoing).*	
25.	(*a*) Salaries and fees	3,154 00
26.	(*b*) Commission or brokerage	281 25
28.	(*d*) Stationery, postage, printing and advertising	489 95
29.	(*e*) Law costs	318 41
30.	(*f*) Rent, Taxes (other than in 7 and 32) and rates	1,074 96
32.	(*h*) Registration fee	105 00
	F.—*Other Expenditure, viz.:*	
33.	(*a*) Repairs, telephone, etc	125 42
34.	(*b*) Auditors' fees, $400.00; directors' fees, $869.50	1,269 50
36	(*c*) Inspectors' fees, $77.25; Guarantee Co., $48 00	125 25
	F.—*Balance.*	
37.	(*a*) Cash on hand and in bank	17,843 35
41.	Written off contingent account during the year for losses on properties sold	377 56
	Totals	$1,083,588 35

Miscellaneous Statement for the Year Ending 31st December 1900.

1 Amount of debentures issued by the Corporation in Canada which will mature in 1901, $165,014.

5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 3 per cent.; on debentures, 3.854 per cent.

6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 5.218 per cent.

7. Of the mortgages held by the Corporation all are on realty situate in Ontario.

8. Loans written off or transferred to real estate account during 1900. None.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900. No., 8; amount, $15,277.45.

10. Aggregate market value of land mortgaged to the Corporation, $1,925,800.

11. How often are securities held by the Corporation valued? Yearly.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $10,000; accountant, $2,000; clerk, $1,000. By Guarantee Companies and Private Sureties.

13. When were the accounts of the Corporation last audited? January 1901, to end of December, 1900.

14. Names and addresses of the auditors respectively for 1900 and 1901. Wm. Wilkinson, M.A., Brantford; A. K. Bunnell, Brantford.

THE NORTH BRITISH CANADIAN INVESTMENT COMPANY (LIMITED).

Head Office, Glasgow, Scotland.

General manager for Ontario: James Lendrum Scarth, Toronto.

Attorneys for Ontario to receive service or notice under the Loan Corporations Act. (Power of Attorney dated 31st August, 1897); James Lendrum Scarth, Toronto; William Barclay McMurrich, K.C., Toronto, or either of them.

Attorneys for Canada to affix corporate seal used in Canada under *The* (Imp.) *Companies Seals Act*, 1864, and to execute bills, notes, cheques, drafts and other negotiable instruments. (Power of Attorney dated 31st August, 1897), James Lendrum Scarth, Toronto; William Barclay McMurrich, K.C., Toronto; John Spiers Playfair, Toronto, or any two of them.

Constating Instruments.

The Company was incorporated under the (Imperial) Companies' Acts, 1862, 1867, by certificate of incorporation, dated 14th October, 1876, and issued by the Registrar of Joint Stock Companies for Scotland.

The Memorandum of Association, and the Articles of Association (both instruments bearing date 13th October, 1876), were filed in the Joint Stock Companies' Registry Office, Edinburgh, Scotland.

The Company, under the former law, received authority to do business in Ontario by license, bearing date 30th December, 1876, issued under 39 V. c. 27, Ontario.

For the lending powers, see Memorandum of Association, section 3 (3).

For the borrowing powers, see Memorandum of Association, section 3 (3); also Articles of Association, Arts. 104, 107-111. As to debenture stock, see Art. 113.

As to the lending and the borrowing powers in Ontario, see Loan Corporations Act, R. S. O. 1897, c. 205; 1900, c 27.

Annual Statement

Of the condition and affairs of The North British Canadian Investment Company (Limited), Glasgow, Scotland, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at 54 West Nile street, in the City of Glasgow, in Scotland.

The chief agency for Ontario is situated at No. 11 Toronto street, in the City of Toronto, in the Province of Ontario.

The Chief Agent and Attorney for Ontario is James Lendrum Scarth, and his address is No. 11 Toronto street, Toronto, in the Province of Ontario.

The Board is constituted of five directors holding office for three years.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

Robert Miller, President, Edinburgh, Scotland;	April, 1899;	April, 1902.
Peter Sturrock, Director, Kilmarnock, Scotland;	" 1898;	" 1901.
Hugh Wright, Director, of Altiery, Wigtonshire;	" 1900;	" 1903.
Samuel Gunn, Director, Glasgow, Scotland;	" 1900;	" 1093.
Robert Anderson, Director, Glasgow, Scotland;	" 1898;	" 1901.

J. L. Scarth, Manager in Canada, Toronto, Ontario.
A. Bain, Manager in Canada, Winnipeg, Man.
James Muirhead, Secretary, Glasgow, Scotland.

A. Permanent capital stock: total amount authorized, $2,433 333 33; total amount subscribed, $2,433 333 33, as more particularly set out in Schedule A hereto.

Schedule A.

(*b*) *Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.*

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total amount remaining unpaid on calls.
		£	$ c.	$ c.	$ c.
2. 20 per cent. called	50,000	10	2,433,333 33	486,666 67	None.
4. Paid in anticipation of calls.	.....	.....	.....	11,509 66	
Totals	50,000	.....	2,433,333 33	498,176 33	

List of Shareholders as at 31st December, 1900

(Not printed.)

Balance Sheet as at 31st December, 1900

Dr. *Capital and Liabilities.*

	Capital (Liabilities to Stockholders or Shareholders).		
	A.—Permanent Capital Stock or Shares.		
2.	(*b*) Ordinary Joint Stock Capital, 20 per cent. called : Total called, $486,665.67 ; total paid thereon	$486,666 67	
3.	(*cc*) Paid in advance of calls	11,509 66	
4.	(*d*) Dividends declared in respect of (2) but not yet paid $250.57, and $7,300 reserved for dividend to be declared	7,550 57	
5.	(*e*) Unappropriated profits in respect of (2)	4,997 56	
6.	(*f*) Reserve fund in respect of (2)	116,800 08	
7.	(*g*) Contingent fund in respect of property held for sale	15,625 30	
			$643,149 76
	Liabilities to the Public.		
27.	Deposits payable on notice	$1,856 65	
28.	Interest on deposits, due or accrued or capitalized	21 11	
31.	Debentures issued elsewhere than in Canada	366,203 65	
32.	Interest due or accrued on (31)	1,868 17	
35.	Debenture stock issued elsewhere than in Canada	673,892 20	
36.	Interest due or accrued on (35)	3,975 09	
40.	Other liabilities to the public, viz. :—		
41.	(a) Balance at credit of sundry accounts	3,733 12	
			1,051,549 99
	Total liabilities		$1,694,699 75

Or *Assets.*

	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—Immovable Property Owned Beneficially by Corporation.		
5.	(*b*) Freehold land (including buildings) other than foregoing	$147,308 56	
6.	(*c*) Leasehold land (including buildings) other than foregoing	6,864 36	
			$154,172 92
	B.—Debts secured by Mortgages of Land.		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	$998,451 06	
10.	(*b*) Debts secured by mortgaged land held for sale	411,947 78	
11.	(*c*) Interest due or accrued on items 9 and 10 and not included therein	45,306 56	
12.	Of the debts mentioned in items 9, 10 and 11, the sum of $4,240 00 is due by directors or officers of the Corporation. (Not extended.)		1,455,705 40
	C.—Debts not above enumerated for which the Corporation holds securities as follows :		
13.	(*a*) Debts secured by accepted bills of exchange	$ 4,866 67	
15.	(*c*) Debts secured by public school debentures	3,405 72	
16.	(*d*) Debts secured by Loan Company's stock	2,911 80	
22.	(*j*) Debts secured by heritable property in Glasgow	26,766 67	
23.	(*k*) Debts secured by Fen Duties	10,950 00	
24.	(*l*) Debts secured by Deposit Receipts and Deposit with Colonial Banks less written off for possible loss	18,395 15	
26.	(*n*) Interest due and accrued on items 14 to 25 and not included therein and on bank deposit	516 86	
			67,812 87
	E.—Cash.		
31.	(*a*) On hand	1,384 10	
32.	(*b*) In banks	13,956 06	
			15,340 16
	F.—Assets not hereinbefore mentioned.		
37.	(*a*) Office furniture	343 19	
38.	(*b*) Sundries	1,325 21	
			1,668 40
	Total assets		$1,694,699 75

Cash Account.

Receipts in Ontario only for the year ending 31st December, 1900

	I.—Received by the Corporation for its Own Use.	
	A.—*Balance from 31st December, 1899.*	
2.	(i) On hand	$ 806 19
3.	(ii) In bank	9,005 59
	C.—*Receipts on account of Investments, Loans or Debts.*	
	(*a*) On mortgages of realty:	
10.	(i) Principal	$36,666 99
11.	(ii) Interest	19,389 71
	(*b*) On other securities, (Debantures):	
12.	(i) Principal	7,775 00
13.	(ii) Interest	299 84
	D.—*Receipts from Real Estate owned Beneficially by Corporation.*	
16.	(*a*) Sales (not included in any of foregoing items)	10,769 30
17.	(*b*) Rent	13,504 52
	G.—*Receipts from other sources, viz.:*	
30.	(*a*) Sundry amounts received per credit Head Office, Glasgow	1,367 46
	(*b*) Received from Winnipeg agency	127.009 77
	(*c*) Exchange	1,274 37
	(*d*) Interest on Bank accounts	49 33
	Sundries	905 79
	Totals	$ 228,823 86

Expenditure in Ontario only for the year ending 31st December, 1900.

	I.—Expended on Corporation Account.		
	A.—*Sums Loaned or Invested on Capital Account.*		
	1. (*b*) Loaned or invested in other securities, viz.:		
	(i) On debentures		7,575 00
	(ii) Repairs, cost etc.; on property mortgaged to the Company		5,635 86
	(iii) Expenditure on property owned by the Corporation		2,735 31
	(*c*) Insurance or taxes advanced on property mortgaged to the Corporation		7,533 52
	B.—*Expended on Stock Account.*		
8.	Dividends paid on permanent stock (Canadian Shareholders)	585 95	585 95
	D.—*Management Expenses (other than foregoing).*		
25.	(*a*) Salaries and fees	3,276 27	
26.	(*b*) Commission on sales	295 47	
28.	(*d*) Stationery, postage, printing and advertising, etc.	271 54	
29.	(*c*) Law costs	20 68	
30.	(*f*) Rent, taxes (other than 7 and 32) and rates	1,094 61	
31.	(*g*) Travelling expenses	72 00	
32.	(*h*) Registration fees	132 00	
			5,162 57
	E.—*Other Expenditure, viz.:*		
33.	(*a*) Sundry amount debited to Head Office		1,050 00
34.	(*b*) Transmitted to Head Office, Glasgow		196,613 28
35.	(*c*) Sundries		416 62
	F.—*Balance.*		
27	(*a*) Cash on hand and in banks		1,515 75
	Totals		$228,823 86

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901. $107,066.66.
3. Amount of other existing obligations of the Corporation which will mature in 1901. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901, $86,519.81.
5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 3½ per cent.; on debentures, 3¾ per cent.; on debenture stock, 4½ per cent.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty in Ontario, about 6 per cent.; in Manitoba, about 7 per cent.; on other securities in Ontario, 5⅛ per cent.; in Manitaba, about 7 per cent.
7. Of the mortgages held by the Corporation $568,169.10 is on realty situate in Ontario, and $849,094.09 is on realty situated elsewhere.
8. Loans written off or transferred to real estate account during 1900, $49,082.07.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900. No. 14; amount, $58,382.51.
10. Aggregate market value of the land mortgaged to the Corporation might be estimated at $2,400,000.00.
11. How often are securities held by the Corporation valued? At irregular intervals, annually in many cases, in other more frequently if necessary.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? None.
13. When were the accounts of the Corporation last audited? 31st December, 1900.
14. Names and addresses of the auditors respectively for 1900 and 1901 (if appointed). Moores, Carson and Warren, C. A., Glasgow, Scotland; John Maughan, Toronto; T. W. Fisher, Winnipeg.

THE SECURITY LOAN AND SAVINGS COMPANY.

Head Office, St, Catharines, Ont.

Incorporated under the Building Societies' Act (Consol. Stat. U. C., c. 53) by declaration filed with the Clerk of the Peace for the County of Lincoln on the 12th March, 1870. The original corporate name was The Security Permanent Building and Savings Society.

The corporate name was changed to The Security Loan and Savings Company in 1876 by 39 V. c. 64 (D); and also by Order in Council of Ontario, dated 18th August, 1876.

The lending and the borrowing powers of the Company are governed by the Loan Corporations Act, R. S. O., 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of The Security Loan and Savings Company, of St. Catharines, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 26 Ontario Street, in the City of St. Catharines, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

Thomas R. Merritt, President, St. Catharines; 7th February, 1900; 6th February, 1901.
Henry J. Taylor, Vice-President, St. Catharines; " "
John L. Ranney, Director, St. Catharines; " "
Edwin Goodman, Director, St. Catharines; " "
Robert Laurie, Director, " "
Charles A. F. Ball, Director, Niagara; " "
E. F. Dwyer, Manager, Sec.-Treasurer, St. Catharines.

A. Permanent capital stock, total amount authorized, $300,000; total amount subscribed, $275,000, as more particularly set out in Schedule A hereto.

Schedule A.

(a).—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st Dec., 1900.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	——		
		$	$	$	$
1. Fully called.....	2,750	100	275,000	275,000	.....

List of Shareholders as at 31st December, 1900.

(Not printed.)

Balance Sheet as at 31st December, 1900.

Capital and Liabilities

Dr.

	Capital (Liabilities to Stockholders or Shareholders).		
	A.—Permanent Capital Stock or Shares.		
1.	(*a*) Ordinary Joint Stock Capital fully called: Total called, $275,000; total paid thereon	$275,000 00	
4.	(*d*) Dividends declared in respect of (1), but not yet paid	6,875 00	
7.	(*g*) Contingent Fund in respect of (1)	6,010 35	
			$287,885 35
	Liabilities to the Public.		
27.	Deposits: Payable on demand, $297,723 98; payable on notice, $7,371 87	$305,095 85	
28.	Interest on deposits, due or accrued or capitalized	8,562 81	
29.	Debentures issued in Canada	38,597 16	
30.	Interest due or accrued on (29)	1,310 11	
			353,565 93
	Total liabilities		$641,451 28

Assets

Cr.

	I.—Assets of which the Corporation is the Beneficial Owner.		
	A. Immovable Property Owned Beneficially by Corporation		
5.	(*b*) Freehold land (including buildings) other than foregoing. By quit claim deed	$5,247 50	
			$5,247 50
	B.—Debts secured by Mortgages of Land.		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	$492,634 46	
10	(*b*) Debts secured by mortgaged land held for sale	81,150 12	
			573,784 58
	C.—Debts not above enumerated for which the Corporation holds securities as follows:		
14.	(*b*) Debts secured by Municipal Bonds or Debentures	$1,272 25	
15	(*c*) Debts secured by Separate School debentures	2,647 25	
20.	(*h*) Debts secured only by permanent stock or shares in the Corporation	7,053 65	
			10,973 15
	E.—Cash.		
32.	(*b*) In bank		51,146 05
	F.—Assets not hereinbefore mentioned.		
37.	(*a*) Office furniture		300 00
	Total assets		$641,451 28

Cash Account

Receipts for the year ending 31st December, 1900.

		(Col. 1.)
	I.—Received by the Corporation for its Own Use.	
	A.—Balances from 31st December, 1899.	
	(*b*) Cash not already shown under (1):—	
3.	(ii) In bank	$5,626 28
	C.—Receipts on Account of Investments, Loans or Debts.	
	(*a*) On mortgages of realty:—	
10.	(i) Principal	66,539 35
11.	(ii) Interest	31,075 84
	(*b*) On other securities:—	
12.	(i) Principal	10,200 00
13.	(ii) Interest or dividends	988 96
	F.—Borrowed Money.	
26.	(*b*) Borrowed by taking deposits	448,327 90
27.	(*c*) Borrowed on debentures	24,100 00
	G.—Receipts from other sources, viz.:	
30.	(*a*) Interest from bank	181 85
	(*b*) Sale of furniture	26 00
	Totals	$587,066 18

Cash Account.

Expenditure for the year ending 31st December, 1900.

I.—Expended on Corporation Account.

		(Col. 1.)
	A.—*Sums Loaned or Invested on Capital Account.*	
1.	(*a*) Loaned on mortgages of realty including taxes and insurance	$ 61,719 38
	(*b*) Loaned or invested in other securities, viz :	
2.	(i) Loans on shareholders' stock	5,700 00
	B.—*Expended on Stock Account.*	
8.	Dividends paid on permanent stock	13,750 00
	C.—*Borrowed money (other than foregoing) or interest thereon paid, viz.* :	
10.	(*b*) Deposits: Principal, $427,188.21 ; interest, $8,562.81	435,751 02
20.	(*c*) Debentures issued in Canada: Principal, $13,031.48 ; Interest, $1,310.11	14,341 59
	D.—*Management Expenses (other than foregoing).*	
25	(*a*) Salaries and fees	3,442 00
26	(*b*) Commission or brokerage	92 00
28.	(*d*) Stationery, postage, printing and advertising	166 60
30.	(*f*) Fuel, rent, taxes (other than 7 and 32), and rates	423 25
31.	(*g*) Travelling expenses	14 25
32.	(*h*) Registration fees	80 00
	E.—*Other Expenditures, viz.* :	
33.	(*a*) Life assurance	110 52
34.	(*b*) Interest on bank overdraft	22 20
35.	(*c*) Furniture	58 50
36.	(*d*) Provincial tax	178 75
	(*e*) Sundry small items	70 07
	F.—*Balance.*	
37.	(*a*) Cash in bank	51,146 05
	Totals	$587,066 18

Miscellaneous Statement for the Year Ending 31st December, 1900

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901, $14,000.00.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901. None.
3. Amount of other existing obligations of the Corporation which will mature in 1901. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901, $75,311 56.
5. Average rate of interest per annum paid by the Corporation during 1900. On deposits, 3.02 per cent. On debentures, 3.64 per cent.
6. Average rate of interest per annum received by the Corporation during 1900. On mortgages of realty, 5.41 per cent. ; on other securities, 5.52 per cent.
7. Of the mortgages held by the Corporation, $579,032.08 is on realty situate in Ontario, and none on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1900, $15,336.41.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900—number, 8 ; amount, $18,588.33.
11. How often are the securities held by the Corporation valued? Yearly.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Secretary-treasurer, $10,000 ; Accountant and Teller, $2,000; Assistant, $2,000. By private sureties and Guarantee Company.
13. When were the accounts of the Corporation last audited? January, 1901.
14. Names and addresses of the auditors respectively for 1900 and 1901, (if appointed)? Wm. Thompson, and Robert Fowlie both of St. Catharines, Ont.

THE SIMCOE LOAN AND SAVINGS COMPANY.

Head Office, Barrie, Ontario.

The declaration of incorporation was filed with the Clerk of the Peace for the County of Simcoe on the 18th April, 1896. The incorporation was effected under the Building Societies Act, R.S.O. 1887, c. 169, s. 2, as amended by 56 V. c. 31, s. 1, which added to the said section 2 subsection 3 as follows:—

"(3) No society constituted or incorporated under this section after the first day of June, 1893, shall have power to loan money or to transact a loaning business or carry on its operations outside the limits of the county in which the society is constituted or incorporated."

By virtue of the above provision, which was continued by the Loan Corporations Act, R. S. O. 1897, c. 205; s. 8 (3, 4) the Company was until 31st May, 1899, a Local Loan Corporation, limited in its operations to the County of Simcoe. The company having fulfilled the requirements of the said section, was, by Letters Patent of Ontario, bearing date 31st May, 1899, relieved from the above restriction of its operation.

The lending and the borrowing powers are governed by the Loan Corporations Act.

Annual Statement

Of the conditions and affairs of the Simcoe Loan and Savings Company of Barrie, Ont., at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 95 Dunlop street, in the Town of Barrie, in the Province of Ontario.

The Board is constituted of five directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

Hon. Charles Drury, President, Oro, Ont.
C. H. Ross, Vice-President, Barrie, Ont.
E. E. Williams, Director, Barrie, Ont.
Geo Ball, Director, Barrie, Ont.
O. H. Lyon, Managing Director, Secretary, Barrie, Ont.

A. Permanent capital stock: total amount authorized, $250,000; total amount subscribed, $110,050, as more particularly set out in Schedule A hereto.

Schedule A.

(a).—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1900.			Total amount of actual payments thereon	Total amount unpaid and constituting an asset of the corporation.
	No. of Shares.	Par value.	—		
1. Fully called	2,201	$ 50	$ 110,050	$ 105,050	$ 5,000

List of Shareholders as at 31st December, 1900.

(Not printed)

Balance Sheet as at 31st December, 1900

Dr. *Capital and Liabilities*

	Capital (Liabilities to Stockholders or Shareholders.)		
	A.—Permanent Capital Stock or Shares.		
1.	(*a*) Ordinary joint stock capital fully called: total called, $110,050; total paid thereon	$105,050 00	
6.	(*f*) Reserve Fund in respect of (1)	6,056 50	
			$111,106 50
	Liabilities to the Public.		
27.	Deposits payable on notice	$145,564 58	
			145,564 58
	Total liabilities		$256,671 08

Cr *Assets.*

	I.—Assets of which the Corporation is the Beneficial Owner.		
	B.—Debts Secured by Mortgages of Land.		
9.	(*b*) Debts (other than item 10) secured by mortgages of land	$143,171 42	
			$143,171 42
	C.—Debts not above Enumerated for which the Corporation holds Securities as follows.		
22.	(*j*) Debts secured by railway bonds	$45,679 67	
23.	(*k*) " stock in insurance company	6,809 61	
24.	(*l*) " life insurance policies	51,027 27	
			103,516 55
	E.—Cash.		
31.	(*a*) On hand	$286 19	
32.	(*b*) In bank	9,696 92	
			9,983 11
	Total assets		$256,671 08

Cash Account

Receipts for the year ending 31st December, 1900

	I.—Received by the Corporation for its Own Use.		
	A.—Balances from 31st December, 1899.	(Col. 1.)	Total, (Col. 4.)
1.	(*b*) Cash not already shown under (1).		
2.	(i) On hand	$359 65	
3.	(ii) In bank	5,053 73	
			$5,413 38
	C.—Receipts on Account of Investments, Loans or Debts.		
	(*a*) On mortgages of realty:		
10.	(i) Principal	$19,485 62	
11.	(ii) Interest	6,555 31	
	(*b*) On other securities:		
	(i) Principal	47,612 68	
13.	(ii) Interest or dividends	2,952 84	
			76,606 45
	E.—Miscellaneous.		
18.	(*a*) Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	$96 60	
			96 60
	F.—Borrowed Money.		
25.	(*a*) Bank or other advances, discounts or overdrafts	$15,320 99	
26.	(*b*) Borrowed by taking deposits	103,463 38	
			118,784 37
	G.—Receipts from other Sources.		
30.	(*a*) Refund Dominion Government fee	250 00	
	(*b*) Postage account	4 40	
	(*c*) Dividend overpaid in 1899	23 05	
			277 45
	Totals		201,178 25

Cash Account.

Expenditure for the year ending 31st December, 1900

I.—Expended on Corporation Account.

A.—*Sums loaned or invested on Capital Account.*

	(Col. 1.)	Total, (Col. 4.)
1. (*a*) Loaned on mortgages of realty	$25,067 50	
(*b*) Loaned or invested in other securities	61,577 42	
		$86,644 92

B.—*Expended on Stock Account.*

8. Dividends paid on permanent stock	5,252 50	
		5,252 50

C.—*Borrowed Money other than foregoing or Interest thereon Paid, viz.:*

18. (*a*) Bank account (principal $15,320.99, and interest $209.90)	$15,530 89	
19. (*b*) Deposits: Principal, $75,488.43; interest, $6,580.00	82,068 43	
		$97,599 32

D.—*Management Expenses (other than foregoing).*

25. (*a*) Salaries and fees	$1,230 34	
26. (*b*) Commission or brokerage	85 79	
28. (*d*) Stationery, postage, printing and advertising	18 12	
30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	194 25	
31. (*g*) Travelling expenses	5 75	
32. (*h*) Registration fees	30 00	
33. (*i*) Ontario tax	68 90	
		1,633 15

E.—*Other Expenditure.*

33. (*a*) Office furniture	$65 25	
		65 25

F.—*Balance.*

37. (*a*) Cash on hand	$286 19	
(*b*) Cash in bank	9,696 92	
		9,983 11
Totals		$201,178 25

Miscellaneous Statement for the Year Ending 31st December, 1900

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901. None.
3. Amount of other existing obligations of the Corporation which will mature in 1901. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901, $42,603.15.
5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 4.24 per cent.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty 5½ per cent.; on other securities, 5 per cent.
7. Of the mortgages held by the Corporation all are on realty situate in Ontario.
10. Aggregate market value of the land mortgaged to the Corporation, $260,000.
11. How often are the securities held by the Corporation valued? Yearly.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? None.
13. When were the accounts of the Corporation last audited? January, 1901.
14. Names and addresses of the auditors respectively for 1900, G. C. T. Pemberton.

THE SOUTHERN LOAN AND SAVINGS COMPANY.

Head Office, St. Thomas, Ont.

Incorporated under the Building Societies Act, (Consol. Stat. U C., chap. 53), by declaration filed with the Clerk of the Peace for the County of Elgin, on the 24th November, 1870. The original corporate name was "The Southern Counties Permanent Building and Savings Society."

That corporate name was changed to "The Southern Loan and Savings Company" by an Order-in-Council of Ontario dated 10th April, 1879.

The lending and the borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Southern Loan and Savings Company of St. Thomas, Ont., as at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on Talbot Street, in the City of St. Thomas, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

Wm. Mickleborough, President, St. Thomas;	2nd February, 1900;	1st February, 1901.
Shelton Weldon, Director, London;	"	"
W. Armstrong, Director, St. Thomas;	"	"
W. E. Leonard, Director, St. Thomas;	"	"
R. Haight, Director, Union;	"	"
T. Futcher, Director, St Thomas;	"	"
D. R. Ferguson, Director, St. Thomas;	"	"
J. W. Stewart, Manager, St. Thomas.		

A. Permanent capital stock; total amount authorized, $400,000; total amount subscribed, $400,000, as more particularly set out in Schedule A hereto.

Schedule A.

(a).—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st Dec., 1900.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the corporation.
	No. of shares.	Par value of shares.	——		
		$	$	$	$
1. Fully called	8,000	50	400,000	400,000	....

List of Shareholders as at 31st December, 1900

(Not printed.)

Balance Sheet as at 31st December, 1900

Capital and Liabilities.

Dr.

Capital (Liabilities to Stockholders or Shareholders).			
A.—Permanent Capital Stock or Shares.			
1. (*a*) Ordinary joint stock capital fully called: Total called			
Total paid thereon		$400,000 00	
6. (*f*) Reserve fund in respect of (1)		68,000 00	
7. (*g*) Contingent fund in respect of (1)		5,348 85	
			$473,348 85
Liabilities to the Public.			
27. Deposits		$319,462 36	
29. Debentures issued in Canada		227,250 00	
30. Interest due and accrued on (29)		3,403 53	
			$550,115 89
Total liabilities			$1,023,464 74

Assets.

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.			
A.—Immovable Property owned Beneficially by Corporation.			
1. (*a*) Office premises at St Thomas, Ont.		$17,690 42	
5. (*b*) Freehold land (including buildings)		15,999 84	
			$33,690 26
B.—Debts secured by Mortgages of Land.			
9. (*a*) Debts (other than item 10) secured by mortgages of land		$980,370 57	
10. (*b*) Debts secured by mortgaged land held for sale		5,872 42	
			986,242 99
C.—Debts not above enumerated for which the Corporation holds Securities as follows:			
20. (*h*) Debts secured only by permanent stock or shares of the Corporation		2,175 09	
			2,175 09
E. - Cash.			
31. (i) In bank, St. Thomas		1,356 40	
			1,356 40
Total assets			$1,023,464 74

Cash Account

Receipts for the year ending 31st December, 1900

I.—Received by the Corporation for its own Use.			
A.—Balances from 31st December, 1899.			
C.—Receipts on Account of Investments, Loans or Debts.			
(*a*) Mortgages of realty:			
10. (i) Principal and interest			$182,292 83
(*b*) On other securities:—			
12. (i) Principal			2,329 35
13. (ii) Interest			227 60
D.—Receipts from Real Estate Owned Beneficially by Corporation.			
16. (*a*) Sales (not included in any of foregoing items)			
17. (*b*) Rents			2,509 66
Carried forward			$187,359 44

CASH ACCOUNT—*Continued*

	Brought forward	$187,359 44
	E.—*Miscellaneous.*	
19. (*b*)	Premium or bonus on loans	352 46
	F.—*Borrowed Money.*	
26. (*b*)	Borrowed by taking deposits	419,891 00
27. (*c*)	Borrowed on debentures	97,800 00
	G.—*Receipts from other Sources, viz:*	
30. (*a*)	Office premises rents	163 30
(*c*)	Inspector's expenses received from borrowers and sundries	114 94
	Totals	$705,681 14

Expenditure for the year ending 31st December, 1900.

I.—EXPENDED ON CORPORATION ACCOUNT.

A.—*Sums Loaned or Invested on Capital Account.*

1. (*a*)	Loaned on mortgages of realty	$139,962 48
(*b*)	Loaned or invested in other securities:	
2.	(i) Office premises (construction)	5,512 17
6. (*c*)	Real estate held for sale, insurance, taxes and repairs	2,250 54
	B.—*Expended on Stock Account.*	
8.	Dividends paid on permanent stock	24,000 00
	C.—*Borrowing Money (other than foregoing) or Interest Thereon paid, viz.:*	
18. (*a*)	Bank account (principal and interest)	12,819 36
19. (*b*)	Deposits: Principal, $450,483.09; Interest, $469.10	450,952 19
20. (*c*)	Debentures issued in Canada: Principal, $54,050.00; Interest, $8,452.28	62,502 28
	D.—*Management Expenses (other than foregoing).*	
25. (*a*)	Salaries and fees	3,254 96
26. (*b*)	Commission or brokerage	1,085 50
28. (*d*)	Stationery, postage, printing and advertising	269 40
29. (*e*)	Furniture, exchange, etc.	217 88
30. (*f*)	Fuel, rent, taxes (other than in 7 and 32) and rates	1,003 53
31. (*g*)	Travelling expenses	394 45
32. (*h*)	Registration fees	100 00
	F.—*Balance.*	
38. (i)	Cash in bank	1,356 40
	Totals	$705,681 14

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

1. Amount of Debentures issued by the Corporation in Canada which will mature in 1901, $115,850.

3. Amount of other existing obligations of the Corporation which will mature in 1901. None except deposits.

5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 3 per cent.; on debentures, 4 per cent.

6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 5.56 per cent.

7. Of the mortgages held by the Corporation $980,370.57 is on realty situate in Ontario, and none is on realty situate elsewhere.

8. Loans transferred to real estate account during 1900, $1,749.88.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900. No. 8. Amount, $17,273.73.

10. Aggregate market value of the land mortgaged to the Corporation, $1,617,570.

11. How often are the securities held by the Corporation valued? Continually under revision.

12. (*a*) What officers of the Corporation are under bond, and for what sum respectively? Manager, $10,000; Accountant, $10,000.

13. When were the accounts of the Corporation last audited? 31st December, 1900.

14. Names and address of the auditors respectively for 1900 and 1901: E. McCrone and E. H. Caughell, St. Thomas.

THE SOUTHWESTERN FARMERS' AND MECHANICS' SAVINGS AND LOAN SOCIETY.

Head Office, St. Thomas, Ontario

Incorporated under the Building Societies Act, (Consol. Stat. U. C. chap. 53) by declaration filed with the Clerk of the Peace for the County of Elgin, on the 24th November, 1874.

The lending and borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Southwestern Farmers' and Mechanics' Savings and Loan Society of St. Thomas, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 292 Talbot street, in the City of St. Thomas, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

E. W. Gustin, M.D., President, St. Thomas; 7th February, 1900, 6th February, 1901.
M. A. Gilbert, Vice-President, " " "
Robert Kains, M.D., Director, " " "
John Campbell, " " " "
Peter Couse, " " " "
James Marlatt, " " " "
John Dodd, " " " "
W. E. Leonard, Manager-Secretary, St. Thomas.

A.—Permanent capital stock: total amount authorized, no limit fixed; total amount subscribed, $193,800, as more particularly set out in Schedule A hereto.

Schedule A.

(a) *Fixed and permanent capital stock created by virtue of Building Society Acts.*

Description.	Total amount issued and subsisting at 31st December, 1900.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value.	—		
		$	$	$ c.	$ c.
1. Fully called.....	3,830	50	191,500	191,500 00	
3. Instalm'nt (payable by fixed periodical payments, and still in process of payment).	46	50	2,300	2,021 19	278 81
Totals.....	3,876	.....	193,800	193,521 19	278 81

List of Shareholders as at 31st December, 1900.

(Not printed.)

Balance Sheet as at 31st December, 1900

Dr. — *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders.)

A.—Permanent Capital Stock or Shares.

1. (*a*) Ordinary joint stock capital fully called : Total called, $: total paid thereon	$ 193,521 19		
4. (*d*) Dividends declared in respect of (1), but not yet paid	5,796 72		
6. (*f*) Reserve fund in respect of (1)	18,000 00		
7. (*g*) Contingent fund in respect of (1)	4,013 72		
		$	221,331 63

Liabilities to the Public.

27. Deposits payable on notice	$ 164,998 26		
29. Debentures issued in Canada	200,000 00		
30. Interest due and accrued on (29)	3,928 77		
			368,927 03
Total liabilities		$	590,258 66

Cr *Assets*

I.—Assets of which the Corporation is the Beneficial Owner.

B.—Debts Secured by Mortgages of Land.

9. (*a*) Debts (other than item 10) secured by mortgages of land	$583,657 99	
10. (*b*) Debts secured by mortgaged land held for sale including rent $100, also secured by chattel mortgage	2,600 00	
		$586,257 99

E – Cash.

32. (*a*) In bank	4,000 67
Total	$590,258 66

Cash Account.

Receipts for the year ending 31st December, 1900.

I.—Received by the Corporation for its Own Use.

	A.—Balance from 31st December, 1899.	Total Col. 4.
3.	(ii) In bank	19,278 97
	B.—Sums received wholly or partly on Capital Stock.	
4.	(*a*) Calls on joint stock permanent capital	556 32
	C.—Receipts on Account of Investments, Loans or Debts.	
	(*a*) On mortgages of realty :—	
10.	(i) Principal	67,297 33
	(*b*) On other securities :—	
12.	(i) Principal (stock loans)	75 00
13.	(ii) Interest or dividends on stock loans	3 69
	F.—Borrowed Money.	
26.	(*b*) Borrowed by taking deposits	259,758 37
27.	(*c*) Borrowed on debentures	82,800 00
	G.—Receipts from other sources, viz.	
30.	(*b*) Bank interest	603 44
	Totals	$430,373 12

Cash Account.

Expenditure for the year ending 31st December, 1900.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

1.	(*a*) Loaned on mortgages of realty, insurance or taxes advanced on property mortgaged to the Corporation	$71,803 69
6.	(*c*) Real estate taxes, insurance and repairs	147 42

E.—Expended on Stock Account.

8.	Dividends paid on permanent stock	11,524 41

C.—Borrowed Money (other than foregoing) or Interest thereon paid, viz.:

19.	(*b*) Deposits: Principal, $297,622.54; interest, $283.70	297,906 24
20.	(*c*) Debentures issued in Canada: Principal, $35,700.00; interest, $6,363.44	42,063 44

D.—Management Expenses (other than foregoing).

25.	(*a*) Salaries and fees	1,784 33
26.	(*b*) Commission or brokerage	510 16
28.	(*d*) Stationery, postage, printing and advertising	83 15
29.	(*e*) Law costs	13 00
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32), and rates	426 08
31.	(*g*) Travelling expenses	30 53
32.	(*h*) Registration fees	80 00

F.—Balance.

	(*b*) Cash in various banks	4,000 67
	Totals	$430,373 12

Miscellaneous Statement for the Year Ending 31st December, 1900

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901, $101,200.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901. None.
3. Amount of other existing obligations of the Corporation which will mature in 1901, none except deposits.
5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 3 per cent.; on debentures, 4.038 per cent.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 5 31 per cent.
7. Of the mortgages held by the Corporation, $583,657 99 is on realty situate in Ontario, and $ ..... is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1900 None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900. Number, 3; amount, $2,714.53.
10. Aggregate market value of land mortgaged to the Corporation, $999,600
11. How often are the securities held by the Corporation valued? Annually, in December; sometimes in June; properties are reinspected when thought necessary.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $10,000; clerk, $5,000. By private sureties.
13. When were the accounts of the Corporation last audited? Monthly audits were made, and up to 31st December, 1900.
14. Names and addresses of the auditors respectively for 1900 and 1901: Edward McCrone, St. Thomas D. K. McKenzie, St. Thomas.

THE STANDARD LOAN COMPANY.

Head Office, Toronto, Ont.

Incorporated under the Building Societies' Act. (Consol. Stat. U. C. chap. 53), by declaration filed with the Clerk of the Peace for the County of Wellington, on 14th February, 1873 (Decl. Book II., 133). The original corporate name was "The Orangeville Building and Loan Association," which name was by Order-in-Council of Ontario, dated 19th May, 1898, changed to the Standard Loan Company. By the same Order in-Council the head office was changed from Orangeville to Toronto.

The lending and the borrowing powers are governed by the Loan Corporations Act. R.S.O. 1897, c. 205 ; 1900, c. 27.

Annual Statement

Of the condition and affairs of the above Corporation at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 14 King street west, in the City of Toronto.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office :

J. P. Whitney, K.C., M.P.P., President, Morrisburg,	17th January, 1900,	20th February, 1901.
Alex. Sutherland, Vice-President, Toronto,	"	"
T. R. Atkinson, Vice-President, Simcoe,	"	"
Henry Cargill, M.P., Director, Cargill,	"	"
T. B. Puddicombe, Director, Haysville,	24th July, 1900,	"
W. S. Dinnick, Manager, Toronto,	17th Jan., 1900,	"

A —Permanent capital stock : Total amount authorized, $1,000,000 ; total amount subscribed, $454,000.

Schedule A.

(a) Fixed and Permanent Capital Stock created by virtue of Building Society Acts

Description.	Total amount issued and subsisting at 31st December, 1900.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
		$	$	$	$
1. Fully called.....	404	100	40,400	40,400 00	.....
2. Partly called.....	4,136	100	413,600	102,324 59	311,275 41
Totals.....	4,540	... .	454,000	142,724 59	311,275 41

List of Shareholders as at 31st December, 1900.

(Not printed.)

Balance Sheet as at 31st December, 1900.

Dr. *Capital and Liabilities*

Capital (Liabilities to Stockholders or Shareholders).	
A.—*Permanent Capital Stock or Shares.*	
1. (*a*) Ordinary joint stock capital—fully called : Total called, $40,400 ; total paid thereon.	$40,400 00
2. (*b*) Ordinary joint stock capital—called : Total called, $102,324 59 ; total paid thereon..	102,324 59
Liabilities to the Public, None.	
Total liabilities	$142,724 59

Cr. *Assets.*

I.—Assets of which the Corporation is the Beneficial Owner.	
B.—*Debts Secured by Mortgages of Land.*	
9. (*a*) Debts (other than item 10) secured by mortgages of land	$77,833 51
11. (*c*) Interest due and accrued on item 9 not included therein	900 00
E.—*Cash.*	
31. (*a*) Cash in hands of Trustees	31,125 83
F.—*Assets not Hereinbefore Mentioned.*	
37. (*a*) Organization, charter, office furniture supplies, etc.	32,865 25
Total assets.	$142,724 59

Cash Account.

Receipts for the year ending 31st December, 1900.

	Col. 1.	Col. 3.	Total Col. 4.
I.—Received by the Corporation for its Own Use.			
A.—*Balances from 31st December, 1899.*			
(*b*) Cash (not already shown under (1)):			
2. (i) In hands of Trustees		$45,201 33	
B.—*Sums Received wholly or partly on Capital Stock.*			
4. (*a*) Calls on Permanent Capital		80,709 59	
5. (*b*) Premiums on (4)	$893 00		
C.—*Receipts on Account of Investments, Loans or Debts.*			
(*a*) On mortgages of realty :—			
10. (i) Principal		1,503 30	
E.—*Miscellaneous.*			
18. (*a*) Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	134 01		
G.—*Receipts from other sources.*			
30. Interest allowed by Trustees	3,034 72		
Totals	$4,061 73	$127,414 22	$131,475 95

Expenditures for the year ending 31st December, 1900.

I.—Expended on Corporation Account.

A.—*Sums Loaned or Invested on Capital Account.*	Col. 1.	Col. 3.	Total Col. 4.
1. (*a*) Loaned on mortgages of realty		$79,336 81	
B.—*Expended on Stock Account.*			
8. Dividends paid on permanent stock	$3,564 24		
D.—*Management Expenses (other than foregoing.)*			
25. (*a*) Salaries and Fees	1,017 78		
26. (*b*) Commission or Brokerage	10,932 38		
28. (*d*) Stationery, Postage, Printing and Advertising	1,230 41		
32. (*h*) Registration Fees (Ontario: Tax, $65.00; Reg. Fee, $25,00)	568 50		
E.—*Other Expenditures, viz.:*			
33. (*a*) Charter	3,700 00		
F.—*Balance.*			
27. (*a*) Cash in hands of Trustees			$31,125 83
Totals	$21,013 31	$79,336 81	$131,475 95

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901. None.
3. Amount of other existing obligations of the Corporation which will mature in 1901. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901. None.
5. Average rate of interest per annum paid by the Corporation during 1900 on deposits and debentures, none; on debenture stock, none.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 9.01; on other securities, none.
7. Of the mortgages held by the Corporation, $6,982.60 is realty in Ontario, and $70,850.91 on realty situated elsewhere.
8. Loans written off or transferred to real estate account during 1900. None.
9. Number and aggregate amount of the mortgages upon which compulsory proceedings have been taken by the Corporation in 1900. None.
10. Aggregate market value of land mortgaged to Corporation, $151,850.00.
13. When were the accounts of the Corporation last audited? As at 31st December, 1900.
14. Names and address of the Auditors respectively for 1900 and 1901 (if appointed). For 1900, Harry Vigeon, F.C.A., and H. P. B. Dawson, A.C.A., Toronto; 1901, Fred Roper and A. C. Neff, F.C.A., Toronto.

THE STAR LOAN COMPANY

Head Office, St. Thomas, Ont.

Incorporated under the Building Societies Act, R. S. O., 1877, c. 164, by declaration filed with the Clerk of the Peace for the County of Elgin, on the 23rd August, 1881. (Decl. Book I., 3)

The lending and the borrowing powers are governed by the Loan Corporations Act, R S. O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Star Loan Company of St. Thomas, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 205 Talbot street, in the City of St. Thomas, in the Province of Ontario.

The Board is constituted of nine directors holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

Hon. D. Mills, President. Ottawa;	25th January,	1899;	23rd January,	1901.
J. P. Finlay, C. B. Spohn, Vice-Presidents, St. Thomas;	24th "	1900;	23rd "	1902.
Edwin Nicholl, Director, St. Thomas, Ont;	"		"	
Donald Turner, Director, Southwold Station;	"		"	
R. P. Hepburn, Director, Union;	"		"	
J. A. Bell, Director, St. Thomas;	"	1899;	"	1901.
J. P. Martyn, Director, St. Thomas;	"	1900;	"	1902.
C. Macdougall, K.C., Director, St. Thomas;	"	1899;	"	1901.
D. M. Tait, Manager, St. Thomas.				

A. Permanent capital stock: Total amount authorized, $270,000; total amount subscribed, $270,000, as more particularly set out in Schedule A hereto.

Schedule A.

(a) Fixed and Permanent Capital Stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1900.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation
	No. of shares.	Par value of shares.	—		
		$	$ c.	$ c.	$ c.
1. Fully paid and in process of payment	2,700	100	270,000 00	250,893 00	19,107 00

List of Shareholders as at 31st December, 1900.

(Not printed.)

Balance Sheet as at 31st December, 1900.

Dr *Capital and Liabilities.*

	Capital (Liabilities to Stockholders or Shareholders.)		
	A.—Permanent Capital Stock or Shares.		
1. (*a*)	Ordinary joint stock capital fully called: Total called $270,000; total paid there on	$250,893 00	
6. (*f*)	Reserve fund in respect of (1), (2)	16,500 00	
7. (*g*)	Contingent fund in respect of (1), (2)	9,500 00	
			$276,893 00
	Liabilities to the Public.		
27.	Deposits payable on notice	249,860 41	
40.	Other liabilities to the public, viz.:		
41.	(a) Solicitors account, etc	50 00	
			249,910 41
	Total liabilities		$526,803 41

Cr *Assets.*

	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—Immovable Property Owned Beneficially by Corporation.		
1. (*a*)	Office premises situate as follows:		
2.	(i) At St. Thomas held in freehold		$ 2,000 00
	B.—Debts secured by Mortgages of Land.		
9. (*a*)	Debts (other than item 10) secured by mortgages of land	$465,342 92	
10. (*b*)	Debts secured by mortgaged land held for sale	1,500 00	
			$466,842 92
	C.—Debts not above enumerated for which the Corporation holds Securities as follows:		
14. (*b*)	Debts secured by municipal bonds or debentures	116 46	
20. (*h*)	Debts secured only by permanent stock or shares of the Corporation	17,429 75	
			17,546 21
	E. Cash.		
32. (*b*)	In banks		40,222 28
	F.—Assets not hereinbefore mentioned.		
37. (*a*)	Rents		192 00
	Total assets		$526,803 41

Cash Account.

Receipts for the year ending 31st December, 1900.

		Col. 1.	Col. 3.	Col. 4.
	I.—Received by the Corporation for its Own Use.			
	A.—Balances from 31st December 1899.			
1. (*a*)	Cash: In bank			$ 1,440 99
	In Loan Co			18,757 35
	B.—Sums Received Wholly or Partly on Capital Stock.			
4. (*a*)	Calls on joint stock permanent capital		$ 1,355 82	1,355 82
	C.—Receipts on Account of Investments, Loans or Debts.			
	(*a*) On mortgages of realty and stock:—			
10.	(i) Principal		66,504 89	66,504 89
11.	(ii) Interest	$24,401 70		24,401 70
	D.—Receipts from Real Estate owned Beneficially by Corporation.			
17. (*b*)	Rents	204 40		204 40
	E.—Borrowed Money.			
26. (*b*)	Borrowed by taking deposits		211,175 64	211,175 64
	Totals	$24,606 10	$279,036 35	$323,840 79

Cash Account.

Expenditure for the year ending 31st December, 1900.

I.—Expended on Corporation Account.

A.—*Sums Loaned or Invested on Capital Account.*

1.	(*a*) Loaned on mortgages of realty		$60,199 57	
	(*b*) Loaned or invested in other securities, viz.:			
2.	(i) On the Company's stock		3,942 18	
				$64,141 75

B.—*Expended on Stock Account.*

8.	Dividends paid on permanent stock	$14,992 83		14,992 83

C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.:*

19.	(*b*) Deposits: principal, $211,175.64; interest, $8,215.94	$8,215 94	$211,175 64	219,391 58

D.—*Management Expenses (other than foregoing).*

25.	(*a*) Salaries and fees	1,327 15		
28.	(*d*) Stationery, postage, printing and advertising	110 73		
30.	(*e*) Law costs	19 89		
31.	(*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	305 92		
32.	(*h*) Registration fees	75 00		
33.	(*a*) Water, gas, cleaning, etc	87 10		
34.	(*b*) Directors	102 25		
35.	(*c*) Guarantee bond and insurance	43 50		
				2,071 54

F.—*Balance.*

	(*b*) Cash in bank and in Loan Company			40,222 28
	Totals	$25,280 31	$275,317 39	$340,819 98

Miscellaneous Statement for the Year Ending 31st December, 1900

4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901. About $75,000.

7. Of the mortgages held by the Corporation $484,389.13 is on stock and on realty situate in Ontario.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900. None.

10. Aggregate market value of the land mortgaged to the Corporation. $680,000 as near as possible.

11. How often are the securities held by the Corporation valued? When required by Board.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $10,000. By Guarantee Company.

13. When were the accounts of the Corporation last audited? To December 31st, 1900, monthly.

14. Names and address of the auditors respectively for 1900, S. H. Palmer, and J. H. McGeary, St. Thomas, and for 1901, S. H. Palmer and H. A. Stewart, St. Thomas, Ont.

THE TORONTO MORTGAGE COMPANY.

Head Office, 13 Toronto Street, Toronto

This Company was under the provisions of the Loan Corporations Act, formed by the amalgamation of the Building and Loan Association with the Union Loan and Savings Company.

For the Building and Loan Association see *Loan Corporations Statements* for the year ending 31st December, 1898, p. 55.

For the Union Loan and Savings Company see *Ibid*, p. 339.

The agreement for the amalgamation of these Companies under the new corporate name of *The Toronto Mortgage Company* was executed by both Companies on the 27th September, 1899; was ratified by the shareholders of the respective Companies on the 15th December, 1899 and was assented to by the Lieutenant-Governor in Council of the Province of Ontario by Order in Council dated 15th December, 1899.

Annual Statement

Of the condition and affairs of The Toronto Mortgage Company of Toronto, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 13 Toronto Street in the City of Toronto, in the Province of Ontario.

The Board is constituted of nine directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

Andrew J. Somerville, President,	Toronto,	14th February,	1900;	6th February, 1901.
Wm. Mortimer Clark, K.C., W.S., Vice-President	"	"	"	"
Larrat W. Smith, K.C., D.C.L., Director	"	"	"	"
Wellington Francis,	"	"	"	"
Casimer S. Gzowski,	"	"	"	"
Thomas Gilmour,	"	"	"	"
Geo. Martin Rae,	"	"	"	"
Henry B Yates, M.D.,	" Montreal	"	"	"
Thomas R Wood.	" Toronto	"	"	"

Walter Gillespie, Manager-Secretary, Toronto.

A. Permanent capital stock: total amount authorized, $1,445,860; total amount subscribed, $1,120,860, as more particularly set out in Schedule A hereto.

Schedule A.

(*a*) *Fixed and permanent capital stock created by virtue of Building Societies Acts.*

Description.	Total amount issued and subsisting at 31st December, 1900.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value.	—		
		$	$	$	$
1. Fully called and paid	13,500	50	675,000	675,000	
2. Partly called	9,908	45	445,860	49,540	396,320
Totals	23,408		1,120,860	724,540	396,320

List of Shareholders as at 31st December, 1900.

(Not printed.)

Balance Sheet as at 31st December, 1900

Capital and Liabilities

Dr.

	Capital (Liabilities to Stockholders or Shareholders).		
	A.—*Permanent Capital Stock or Shares.*		
1	(*a*) Ordinary joint stock capital fully called: total called, $675,000; total paid thereon	$675,000 00	
2.	(*b*) Ordinary joint stock capital partly called: total called, $49,540; total paid thereon	49,540 00	
4.	(*d*) Dividends declared in respect of (1) and (2), but not yet paid	18,113 50	
5.	(*e*) Unappropriated profits in respect of (1) and (2)	235 60	
6.	(*f*) Reserve fund in respect of (1) and (2)	250,000 00	
7.	(*g*) Contingent fund in respect of (1) and (2)	6,956 38	
			$999,845 48
	Liabilities to the Public.		
27.	Deposits and interest	$131,121 81	
29.	Debentures issued in Canada	219,570 00	
30	Interest due and accrued on (29)	3,982 36	
31.	Debentures issued elsewhere than in Canada	1,196,263 27	
32.	Interest due and accrued on (31)	7,258 92	
40.	Other liabilities to the public, viz.:		
42.	(*b*) Sundry unpaid accounts	451 56	
			1,558,647 92
	Total liabilities		$2,558,493 40

Assets.

Cr.

	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—*Immovable Property owned Beneficially by Corporation.*		
1.	(*a*) Office premises situate as follows:		
2.	(i) At 13 and 15 Toronto Street, Toronto, held in freehold (ii) At 28 and 30 Toronto Street, Toronto, held in freehold	$100,000 00	
5.	(*b*) Freehold land (including buildings) other than foregoing	314,391 80	
6.	(*c*) Leasehold land (including buildings) other than foregoing	74,405 70	
			$488,797 50
	B.—*Debts Secured by Mortgages of Land.*		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	$1,676,211 39	
10.	(*b*) Debts secured by mortgages of land held for sale	249,718 13	
			1,925,929 52
	C.—*Debts not above enumerated for which the Corporation holds securities as follows:*		
14.	(*b*) Debts secured by City of Toronto debentures	$73,000 00	
20.	(*h*) Debts secured only on permanent stock or shares of the corporation	7,672 47	
			80,672 47
	E.—*Cash.*		
31.	(*a*) On hand	$789 00	
32.	(*b*) In bank	62,304 91	63,093 91
	Total assets		$2,558,493 40

Cash Account

Receipts for the year ending 31st December, 1900.

	I.—Received by the Corporation for its Own Use.	
	A.—*Balance from 31st December, 1899.*	
	(*b*) Cash not already shown under (1)	
2	(i) On hand	$569 34
3.	(ii) In bank	103,382 33
	C.—*Receipts on Account of Investments, Loans or Debts*	
	(*a*) On mortgages of realty:—	
10.	(i) Principal	286,869 86
11.	(ii) Interest	132,306 62
	D.—*Receipts from Real Estate owned Beneficially by Corporation.*	
17.	(*b*) Rent from Company's buildings	251 90
	F.—*Borrowed Money.*	
26	(*b*) Borrowed by taking deposits	349,991 96
27.	(*c*) Borrowed on debentures	356,671 85
	G.—*Receipts from other sources.*	
30.	(*a*) Sundry bank interest, etc	1,782 99
	(*b*) Unclaimed dividends	48 60
	Totals	$1,231,875 45

Cash Account.

Expenditure for the year ending 31st December 1900

I —Expended on Corporation Account.

		(Col. 4)
	A.—*Sums Loaned or Invested on Capital Account.*	
1.	(*a*) Loaned on mortgages of realty, etc., and other securities	$100,638 15
	B.—*Expended on Stock Account.*	
8.	Dividends paid on permanent stock	36,227 00
	C.—*Borrowed money (other than foregoing) or interest thereon paid, viz.:*	
10.	(*b*) Deposits : Principal, including interest	402,993 91
20.	(*c*) Debentures redeemed in Canada : Principal, $80,800 ; Interest, $10,076.88	90,876 88
21.	(*d*) Debentures redeemed elsewhere : Principal, $460,790.54 ; Interest, 50,792.80	511,583 34
	D.—*Management Expenses (other than foregoing).*	
25.	(*a*) Salaries and fees	10,128 50
26.	(*b*) Commission or brokerage and inspection expenses	4,703 13
28.	(*d*) Stationery, postage, printing and advertising	1,053 10
30.	(*f*) Fuel, rent, taxes (other than 7 and 32), and rates	2,266 36
32.	(*h*) Registration fees	175 00
	E.—*Other Expenditures, viz..*	
33.	(*a*) Amalgamation expenses, etc	2,685 18
	(*c*) Alterations to Company's buildings	5,470 99
	F.—*Balance.*	
37.	(*a*) Cash on hand and in various banks	63,093 91
	Totals	$1,231,875 45

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901, $100,120.00.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901, $234,086.66.
3. Amount of other existing obligations of the Corporation which will mature in 1901. None exclusive of deposits.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901, $112,360 00.
5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 3.205 per cent.; on debentures, 3.372 per cent.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 5 per cent.; on other securities, from 3½ per cent.
7. Of the mortgages held by the Corporation, $2,195,709 33 is on realty situate in Ontario, and $199,690 16 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1901, $80,211 38.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900. Number, 9 ; amount, $47,731.25
10. Aggregate market value of the land mortgaged to the Corporation, $4,250,000.
11. How often are the securities held by the Corporation valued ? Mortgages yearly, properties as occasion requires.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively ? All except two in sums from $1,000 to $5,000. By Guarantee Company.
13. When were the accounts of the Corporation last audited ? Up to 31st December, 1900.
14. Names and addresses of the auditors respectively for 1900 and 1901, if appointed ? E. R. C. Clarkson, F.C.A., and Henry W. Eddis, F.C.A.

THE TRUST AND LOAN COMPANY OF CANADA.

Head Office, London, England

Chief Agency for Ontario, 25 Toronto Street, Toronto.

Chief Agent of Ontario (Power of Attorney 15th December, 1898), James O'Neil Ireland.

Commissioners and Commissioner for conducting the affairs of the Company in Canada, and more particularly for the purposes set out in the Power of Attorney, dated 15th December, 1898, James O'Neil Ireland, Toronto; Richard Doyne MacDonnell, Winnipeg, and Lourenco Edye, Colonel, Montreal, jointly, and each of them separately, and the survivors and survivor of them.

Constating Instruments.

1843. 7 Vic. c. 62 of the Province of Canada: An Act for Incorporating and Granting Certain Powers to the Upper Canada Trust and Loan Company. (9th December, 1843),

1844. Deed of Settlement. (1st June, 1844.)

1845. 9 Vic. chap. 96 (Province of Canada): An Act to amend and Extend Certain Provisions of 7 Vic. c. 63. (13th March, 1845.)

1845. 13th November. Royal Charter (England.)

1850. 14 Vic. chap. 138 (Province of Canada): An Act to Alter and amend 7 Vic. c. 63 and 9 Vic. c. 96. (10th August, 1850.)

1858. 22 Vic. c. 132 (Province of Canada): An Act to amend and Extend 7 V. c. 63, 9 V. c. 96 and 14 V. c. 138. (16th August, 1858.)

1862. 25 V. c. 72 (Province of Canada): An Act for facilitating the conveyance by the Trust and Loan Company of Upper Canada of lands in the Province of Canada, by and through their Commissioners or Attorneys. (9th June, 1862.)

1868-9. 32 Vic. c. 65 (Province of Ontario) An Act to amend 25 V. c. 72 (Province of Canada) by declaring the intention of the same, and Confirming Conveyances made by the Trust and Loan Company thereunder. (23rd January, 1869).

1872. 20th February. Supplementary Royal Charter (England): Changing the corporate name until 25th March, 1872, to "The Trust and Loan Company of Upper Canada." and from and after the 25th March, 1872, to "The Trust and Loan Company of Canada," also changing the principal place of business in Canada from Kingston to Toronto, etc.

1882. Chap. 111 (Dominion of Canada): An Act for amending the Acts relating to the Company and for enlarging its powers. (17th May, 1882.) This Act extends the powers of the Company to the whole Dominion, and empowers it to issue debenture stock.

1882. 45 Vic. c. 51 (Province of Manitoba.)

As to borrowing powers see above instruments, and particularly Arts. 68 and 82 of Royal Charter (13th November, 1845.)

Annual Statement

Of the condition and affairs of the Trust and Loan Company of Canada at the 30th September, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 7 Great Winchester street, in the City of London, England.

The chief agency for Ontario is situated at No. 25 Toronto street, in the City of Toronto, in the Province of Ontario.

The chief agent and attorney for Ontario is James O'Neil Ireland, and his address is 25 Toronto street, Toronto, in the Province of Ontario.

The Board is constituted of six directors, holding office for three years.

The directors and chief executive officers of the Corporation at the 30th September, 1900, were as follows, together with their respective terms of office:

Charles Morrison, President, London, Eng.;	May, 1900;	May, 1903.
James Dickson, Deputy Chairman, Stoke Poges, Slough, Eng.;	" 1899;	" 1902.
The Lord Stratheden and Campbell, Director, London, Eng.;	" 1898;	" 1901.
Admiral Field, C.B., M.P., Director, Alverstoke, Eng.;	" 1899;	" 1902.
Frederick Henry Scott, Director, Hawkhurst, Eng.;	" 1898;	" 1901.
Russell Stephenson, Director, London, Eng.;	" 1900;	" 1903.

Francis Dixon Brown, Secretary, Great Winchester street, London.

A. Permanent capital stock: Total amount authorized, $14,600,000 ; total amount subscribed, $7,300,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

(*b*) *Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts*

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining uncalled.
		£	$ c.	$ c.	$ c.
2. 25 per cent. called per share of £20.	50,000	20	4,866,666 67	1,216,666 67	3,650,000 00
3. 15 per cent. called per share of £20.	25,000	20	2,433,333 33	365,000 00	2,068,333 33
4.					
Totals	75,000		7,300,000 00	1,581,666 67	5,718,333 33

LIST OF SHAREHOLDERS AS AT 30TH SEPTEMBER, 1900.

(Not printed.)

BALANCE SHEET AS AT 30TH SEPTEMBER, 1900.

DR. *Capital and Liabilities.*

CAPITAL (LIABILITIES TO STOCKHOLDERS OR SHAREHOLDERS).

A.—*Permanent Capital Stock or Shares.*

2. (*b*) Ordinary joint stock capital, 25 per cent. called: total held, $4,866,666.67 ; total paid thereon	$1,216,666 67	
3. (*c*) Ordinary joint stock capital, 15 per cent. called: total held, $2,433,333.33 ; total paid thereon	365,000 00	
5 (*e*) Unappropriated profits in respect of 2 and 3	112,304 27	
6 (*f*) Reserve fund in respect of 2 and 3	862,442 46	

This Company issues no stock other than as above.

C.—*Liabilities to Stockholders or Shareholders other than as already shown under A or B, viz.*

24. Suspense account, London, Eng	8,516 42	
25. Exchange " "	4,672 63	
26. Income tax " "	7,091 89	
Total to shareholders		$2,576,694 34

LIABILITIES TO THE PUBLIC.

31. Debentures issued elsewhere than in Canada	$4,531,141 61	
39 Due on loans in process of completion or to pay assumed mortgages	69,871 68	
40. Other liabilities to the public, viz.: Being sundry creditors in Canada other than No 39. and consisting of balances due to them, $97,828.52 ; less No. 39	27,956 84	
		$4,628,970 13
Total liabilities		$ 7,205,664 47

CR. *Assets.*

I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.

A.—*Immovable Property owned Beneficially by Corporation.*

1. (*a*) Office premises situate as follows:		
2. (i) At Toronto, Ontario, held in freehold	$42,442 00	
3. (ii) At Montreal, Quebec, held in freehold	22,500 00	
4. (iii) At Winnipeg, Manitoba, held in freehold	43,820 39	
5. (*b*) Freehold land (including buildings) other than foregoing	346,940 82	
Forward		$455,703 81

	Brought forward		$455,703 81
	B.—*Debts Secured by Mortgages of Land.*		
9. (*a*)	Debts (other than item 10) secured by mortgages of land	$5,418,597 59	
10. (*b*)	Debts secured by mortgaged land held for sale	39,916 71	
			5,458,514 30
11. (*c*)	Interest, etc., due or accrued on items 9 and 10 and not included therein		254,926 47
	E.—*Cash.*		
31. (*a*)	On hand	35 45	
32. (*b*)	In banks, London, England	23,178 40	
	" in Canada	155,759 10	
	Loans on deposit in London, England	70,566 67	
			249,539 62
	F.—*Assets not hereinbefore mentioned.*		
37. (*a*)	Sundry debtors in London, Eng	1,277 50	
38. (*b*)	Office furniture	466 25	
39. (*c*)	National war loan	370,253 43	
40. (*d*)	Dominion Government bonds (owned)	381,230 33	
41. (*e*)	Metropolitan Board of Works bonds, London	33,752 76	
			786,980 27
	Total assets		$7,205,664 47

Assets reported in 1899, but written off in 1900 (not extended) $15,842.60.

Cash Account

Receipts for the year ending 30th September, 1900.

	I.—Received by the Corporation for its Own Use.	(Col. 1.)	(Total Col. 4).
	A. - *Balances from 30th September, 1899.*		
3.	(i) Cash (not already shown under 1): (ii) In bank		$254,489 94
	C.—*Receipts on account of Investments, Loans and Debts.*		
	(*a*) On mortgages of realty: (i) Principal		577,472 88
	(ii) Interest received		336,471 28
	" paid and accrued	$ 361,574 11	
	(*b*) On other securities:		
13.	(ii) Interest on deposit accounts	3,612 00	
	D.—*Receipts from Real Estate Owned Beneficially by Corporation.*		
16. (*a*)	Sales (not included in any of foregoing items)		43,697 20
17. (*b*)	Rents		23,034 00
	E.—*Miscellaneous.*		
	(*b*) Registration fees	48 06	
	F.—*Borrowed Money.*		
27. (*c*)	Borrowed on debentures		225,124 09
	G.—*Receipts from other sources, viz.*		
30. (*a*)	Sundry receipts in Canada, including losses by fire paid by insurance companies, and deposits by applicants for loans		26,057 55
	Totals	$ 365,234 17	

Cash Account

Expenditure for the year ending 30th September, 1900.

	I.—Expended on Corporation Account.	Col. 1.	(Total Col. 4.)
	A.—*Sums Loaned or Invested on Capital Account.*		
1.	(*a*) Loaned on mortgages of realty		$ 630,780 06
	(*c*) Insurances or taxes, etc., advanced on property mortgaged to the Corporation		33,158 68
	B.—*Expended on Stock Account.*		
8.	Dividends paid on permanent stock	$ 94,900 00	
	C.—*Borrowed money (other than foregoing) or interest thereon paid, viz.*		
18	(*a*) Refunds, including payments to borrowers of amounts received from insurance companies		3,225 27
21.	(*d*) Debentures issued elsewhere; principal, ; interest, $164,462.53	164,462 53	
	D.—*Management Expenses (other than foregoing).*		
25.	(*a*) Salaries and fees	39,841 36	
26.	(*b*) Commission or brokerage	7,200 81	
28.	(*d*) Stationery, postage, printing and advertising and petty charges	7,292 89	
29.	(*e*) Law costs	1,598 30	
30.	(*f*) Fuel, rent, taxes (other than 7 and 32) and office furniture	11,567 66	
31.	(*g*) Travelling expenses	2,619 91	
32.	(*h*) Provincial, municipal and business taxes		2,756 33
	Donation to Patriotic and Ottawa Fire Funds	1,511 00	
	Interest on account of reserve fund uninvested	2,037 25	
	E.—*Other Expenditures.*		
33.	(*a*) Dividends paid in Canada		9,243 31
34.	(*b*) Permanent improvements, insurance costs, taxes, etc., on property owned by the Corporation		19,858 44
35.	(*c*) Bond stamps	302 95	
36.	(*d*) Pensions	4,298 88	
	Carried to reserve and contingent account	27,800 63	
	F.—*Balance.*		
37	(*a*) Cash on hand	$ 35 45	
	(*b*) Cash in various banks	249,504 17	
	Total	$249,539 62	
	Totals	$365,234 17	

Miscellaneous Statement for the Year Ending 30th September, 1900.

2. Amount of Debentures issued by the Corporation elsewhere which will mature in 1901, $650,493.27.

4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901, $476,146.00.

5. Average rate of interest per annum paid by the Corporation during 1900: on deposits, ...; on debentures, 3.60 per cent.

6. Average rate of interest per annum received by the Corporation during 1900: on mortgages of realty, 6.70 per cent.

7. Of the mortgages held by the Corporation, $1,357,280.78 is on realty situate in Ontario, and $4,101,233.52 is on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1900, $31,890.49.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation during 1900. No., 35; amount, $68,865.00.

10 Aggregate market value of the land mortgaged to the Corporation. Impossible to state as market value fluctuates.

11. How often are the securities held by the Corporation valued? Book valuations are made once a year, but Company's officials make frequent inspections.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Toronto: Accountant, $5,000; Registrar, $4,000; Inspector, $2,000; Assistant Accountant, $1,000. Montreal: Accountant, $4,000; Registrar, $2,000; Inspector, $4,000; Clerk, $1,000. Winnipeg: Accountant, $4,000; Registrar, $4,000; Inspector, $2,000; Clerk, $2,000.

13. When were the accounts of the Corporation last audited? 12th November, 1900.

14. Names and addresses of the auditors respectively for 1900 and 1901 (if appointed), Augustus Hendricks, 6 Observatory Gardens, Kensington, London, Eng.: A. Grant Meek, Hillworth House, Devizes.

THE VICTORIA LOAN AND SAVINGS COMPANY.

Head Office, Lindsay, Ontario.

Incorporated under the Buildings Societies Act, 1887, c 169, as amended by 56 V. c. 31 (O) by declaration filed with the Clerk of the Peace for the County of Victoria, on the 4th September, 1895.

The operations of the company were for a time by law restricted to the county of Victoria (56 V. c. 31), continued by R. S. O. 1897, c. 205, s. 8 (4); but, the company having fulfilled the statutory requirements, was by Letters Patent of Ontario, bearing date 11th November, 1898, relieved from the above restriction of its operations.

The lending and the borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Victoria Loan and Savings Company of Lindsay, Ont., at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on Kent street, in the Town of Lindsay, in the Province of Ontario.

The Board is constituted of ten directors holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

W. Flavelle, President, Lindsay, Ont.,	February, 1900;		February, 1902.	
W. H. Clark, M.D., Vice-president, Lindsay, Ont.,	February, 1900		February, 1902.	
W. H. Stevens, B.A., Director,	"		"	
Jno. Magwood, Managing Director,	"		"	
R. J. McLaughlin, Director,	"		"	
C. Chittick, Director,	"	1899	"	1901
S. Armour, Director,	"		"	
Rev. N. Hill, Director,	"		"	
H. J. Lytle, Director,	"		"	
J. W. Ray, M.D., Cambray, Ont.,	"		"	
James Low, Secretary, Lindsay, Ont.,	"		"	

A.—Permanent capital stock: total amount authorized, $300,000; total amount subscribed, $137,000, as more particularly set out in Schedule A hereto.

Schedule A

(*a*) *Fixed and permanent capital stock created by virtue of Building Societies Acts.*

Description.	Total amount issued and subsisting at 31st Dec., 1900.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
		$	$	$ c.	$ c.
1. Fully called	1,370	100	137,000	106,093 71	*30,906 29

List of Shareholders as at 31st December, 1900.

(Not printed.)

* Payments are made on stock as found convenient by shareholders.

Balance Sheet as at 31st December, 1900.

Dr. *Capital and Liabilities.*

	Capital (Liabilities to Stockholders or Shareholders).		
	A.—Permanent Capital Stock or Shares.		
1. (*a*)	Ordinary joint stock capital fully called : ; Total called		
	Total paid thereon	$106,093 71	
4. (*d*)	Dividends declared in respect of (1), but not yet paid	2,597 45	
6. (*f*)	Reserve fund in respect of (1)	3.000 00	
7. (*g*)	Contingent fund	159 91	
			$111,851 07
	Liabilities to the Public.		
27.	Deposits	86,978 42	
28.	Interest on deposits, due, or accrued or capitalized	1,583 10	
29.	Debentures issued in Canada	22,685 00	
30.	Interest due or accrued on 29	139 77	
37.	Owing to banks (including interest due or accrued)	8,672 80	
			120,059 09
	Total liabilities		$231,910 16

Cr *Assets*

	I.—Assets of which the Corporation is the Beneficial Owner.		
	B.—Debts Secured by Mortgages of Land.		
9. (*a*)	Debts (other than item 10) secured by mortgages of land	$215,249 69	
11. (*c*)	Interest due or accrued on item 9 and not included therein	6,594 52	
			$221,844 21
	C.—Debts not above enumerated of which the Corporation holds securities as follows :		
14. (*b*)	Debts secured by municipal bonds or debentures	$3,500 00	
20. (*h*)	Debts secured only by permanent stock or shares of the Corporation	3,477 61	
26. (*n*)	Interest due or accrued on items 14 and 20 and not included therein	204 88	
			7,182 49
	E.—Cash.		
31. (*a*)	On hand		2,214 53
	F.—Assets not hereinbefore mentioned.		
37. (*b*)	Office furniture and supplies		668 93
	Total of assets owned beneficially by Corporation		$231,910 16

Cash Account.

Receipts for the year ending 31st December, 1900

	I.—Received by the Corporation for its Own Use.			
	A.—Balances from 31st December, 1899.			Total.
	(*b*) Cash (not already shown under (1)) :	(Col. 1.)	(Col. 3.)	(Col. 4.)
2.	(i) On hand	$491 36		$491 36
	B.—Sums received wholly or partly on capital stock.			
4. (*a*)	Calls on joint stock permanent capital		4,357 12	4,357 12
	C.—Receipts on account of Investments, Loans or Debts.			
	(*a*) On mortgages of realty :			
10.	(i) Principal	19,653 27		
11.	(ii) Interest	10,511 61		
	(*b*) On other securities : Principal	11,260 92		
				41,425 80
	E—Miscellaneous.			
18.	Commission, brokerage (or remuneration as Corporate Agent, trustee, etc)	$614 62		
19. (*b*)	Premiums or bonuses on loans	60 67		
20. (*c*)	Membership or entry fees (being income of Corporation)	3 30		
				678 59
	F.—Borrowed Money.			
25. (*a*)	Bank or other advances, discounts	$8,672 80		
26. (*b*)	Borrowed by taking deposits	92,278 68		
27. (*c*)	Borrowed on debentures	14,385 00		115,336 48
	Totals	$157,932 23	$4,357 12	$162,289 35

Cash Account.

Expenditure for the year ending 31st December, 1900.

I.—Expended on Corporation Account.

	A.—*Sums loaned or invested on Capital Account.*	(Col. 1.)	Total. (Col. 4.)
1. (*a*)	Loaned on Mortgages of realty	$69,060 50	
(*b*)	Loaned or invested in other securities :—		
	(ii) Municipal bonds	14,799 92	
			$83,860 42
	B.—*Expended on Stock Account.*		
8.	Dividends paid on permanent stock	5,064 20	5,064 20
	C.—*Borrowed money (other than foregoing) or interest thereon paid, viz.:*		
18. (*a*)	Bank account (principal and interest)	6,811 86	
19. (*b*)	Deposits : Principal, $58,561.37 ; interest, $2,771.60	61,332 97	
	Debentures issued in Canada : Principal, $500 00 ; interest, $653.01	1,153 01	
			69,297 84
	D.—*Management expenses other than foregoing.*		
25. (*b*)	Salaries and fees	$1,278 00	
28. (*d*)	Stationery, postage, printing and advertising	148 31	
30. (*f*)	Fuel, rent, taxes (other than in 7 and 32) and rates	336 18	
31. (*g*)	Travelling expenses	28 35	
32. (*h*)	Registration fees	30 00	
	Miscellaneous	16 52	
			1,837 36
	E.—*Other Expenditures, viz.*		
33. (*b*)	Office furniture		15 00
	F.—*Balance.*		
37. (*b*)	Cash on hand		2,214 53
	Totals		$162,289 35

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901. $300.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901. None.
3. Amount of other existing obligations of the Corporation which will mature in 1901. None.
5. Average rate of interest per annum paid by the Corporation during 1900, on deposits, 4.034 per cent ; on debentures, 4.353 per cent.
6. Average rate of interest per annum received by the Corporation during 1900, on mortgages of realty, 5 996 per cent.; on other securities, 4 per cent.
7. Of the mortgages held by the Corporation, $215,249.69 is on realty situate in Ontario.
8. Loans written off or transferred to real estate account during 1900. None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900. None.
10. Aggregate market value of the land mortgaged to the Corporation, $420,000.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively ? Manager, $10,000. By private sureties.
13. When were the accounts of the Corporation last audited ? January, 1901.
14. Names and addresses of the auditors respectively for 1900 and 1901, D. Eagleson, C. A., Lindsay; R. McCauley, Lindsay.

II. LOAN COMPANIES.

B. COMPANIES HAVING TERMINATING AS WELL AS PERMANENT STOCK, OR HAVING TERMINATING STOCK ONLY.

DETAILED REPORTS OF THE SEVERAL COMPANIES.

ACME LOAN AND SAVINGS COMPANY.*

Head Office, Toronto, Ontario.

Incorporated as The Sons of England Building, Loan and Savings Association under the Building Societies Act, (R. S O. 1887, c. 169,) by declaration filed in the Office of the Clerk of the Peace for the County of York on the 24th June, 1889. (Decl. Book II, 67.)

The lending and the borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205; 1900, c. 27.

The corporate name was changed to Acme Loan and Savings Company by Order in Council, Ontario, 28th July, 1899.

Annual Statement

Of the condition and affairs of the Acme Loan and Savings Company of Toronto, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 39 Confederation Life Building, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

W. W. Hodgson, President, Toronto, Ont.; 14th March, 1900; 6th March, 1901.
James Poffley, Vice-President, Toronto; " "
James Edwards, Director, Toronto; " "
Edmund L. Taylor, Director, Winnipeg, Man.; " "
M. A. Mackenzie, Director, Toronto, Ont.; " "
H. W. Church, Director, Toronto; " "
N. M. Keele, Manager; 16th August, 1899.
W. J. Hodgson, Secretary, Toronto; 14th March, 1900.

A. Permanent capital stock: total amount authorized, $; total amount subscribed, $14,600, as more particularly set out in Schedule A hereto.

Schedule A.

(*a*) *Fixed and permanent capital stock created by virtue of Building Society Acts.*

Description.	Total amount issued and subsisting at 31st Dec., 1900.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	——		
		$	$	$	$
1. Fully called	26	100	2,600	2,600 00	.....
2. Partly called,.....	60	100	6,000	600 00	5,400 00
3. Instalment (payable by fixed periodical payments and still in process of payment).	60	100	6,000	561 00	5,439 00
Totals.....	146	.....	14,600	3,761 00	10,839 00

List of Shareholders as at 31st December, 1900.

(Not printed.)

*Formerly Sons of England Building, Loan and Savings Association.

SCHEDULE B

	Fully paid.		Prepaid.		Instalment.		Total.
	No.	Amount.	No.	Amount.	No.	Amount.	
		$		$		$	$
SHARES OF TERMINATING OR WITHDRAWABLE STOCK.							
Number and amount in force at 31st Dec., 1899.	26	2,600	16	1,600	383	38,300	42,500
" issued during 1900.....	25	2,500	71	7,100	2,249	224,900	234,500
Totals	51	5,100	87	8,700	2,632	263,200	277,000
Deduct as follows:	N. of shares.	Amount.					
		$					
Withdrawn and paid off during 1900	50	5,000					
Forfeited or lapsed.....	67	6,700					
Total deduction	117	11,700	.....	.....	...	.....	117	11,700	11,700
Net total remaining in force at 31st Dec., 1900.			51	5,100	87	8,700	2,515	251,500	265,300

Summary of Terminating or Withdrawable Stock in force at 31st December, 1900:				Carried to loan fund.
51 Shares fully paid.				
Stock at $100 per share .....$5,100, on which 6 shareholders have paid in			5,100 00	5,100 00
87 Shares prepaid.				
Stock at $100 per share .....$8,700, on which 20 shareholders have paid in			4,350 00	4,156 18
2,515 Shares Instalment.. .....$251,500, " 505 " "			7,807 45	4,803 48
2,653 Shares at $100 ..... $265,300,	531		$17,257 45	$14,059 66
Total amount distributed or credited in 1900.				
(1) As interest			$ 330 89	
Rate 6 per cent.				

BALANCE SHEET AS AT 31ST DECEMBER, 1900

DR. *Capital and Liabilities.*

CAPITAL (LIABILITIES TO STOCKHOLDERS OR SHAREHOLDERS).		
A.—*Permanent Capital Stock or Shares.*		
1. (*a*) Permanent capital, fully called: total called, $2,600; total paid thereon	$ 2,600 00	
2. (*b*) Permanent capital partly called: Total called, $600; total paid thereon	600 00	
8. (*h*) Instalment Permanent Stock (payable at fixed periodical payments); Total subscribed, $6,000, on which has been paid	561 00	
9. (*i*) Dividend declared but not yet paid.....	32 53	
		$ 3,793 53
B.—*Terminating Capital Stock or Shares.*		
14. (*a*) Fully paid stock: total in force, 51 shares at $100 per share, carried to Loan Fund	5,100 00	
16. (*c*) Profits or accrued interest on (14) not credited or appropriated.....	74 25	
17. (*d*) Prepaid stock; total in force. 87 shares at $100 per share, on which has been paid into Loan Fund	4,156 18	
19. (*f*) Profits or accrued interest on (17) not credited or appropriated	91 03	
20. (*g*) Instalment stock: total issue now in force, 2,515 shares at $100 per share, $251,500, on which has been paid into Loan Fund	4,803 48	
22. (*i*) Profits or accrued interest on (20) not credited or appropriated..... ...	5 69	
C.—*Liabilities to Stockholders or Shareholders other than above.*		
24. Balance profit and loss account	164 31	
		14,394 94
LIABILITIES TO THE PUBLIC.—None.		
Total actual liabilities.....		$18,188 47
CONTINGENT LIABILITIES.		
Reserve fund		149 67
Gross total liabilities, actual and contingent		$18,338 14

Assets.

CR.

I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.

A.—*Immovable Property Owned Beneficially by the Corporation.*

5. (*b*)	Freehold land (including buildings)		$ 759 85

B.—*Debts secured by Mortgages of Land.*

9. (*a*)	Debts (other than item 10) secured by mortgages of land	$13,377 50	
10. (*b*)	Debts secured by mortgaged land under contract for sale	880 00	
			14,257 50

C.—*Debts not above enumerated for which the Corporation holds securities as follows:*

21. (*i*)	Debts secured only by Terminating Stock or shares of the Corporation		730 97

E.—*Cash.*

31. (*a*)	On hand	164 29	
32. (*b*)	In bank	1,287 30	
			1,451 59

F.—*Assets not hereinbefore mentioned.*

37. (*a*)	Office furniture	195 77	
38. (*b*)	Sundry debtors	104 46	
39. (*c*)	Expense account	838 00	
			1,138 23
	Total assets		$18,338 14

CASH ACCOUNT

Receipts for the year ending 31st December, 1900

I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE.

		(Col. 1.)	(Col. 2.)	Col. 3.)	Total. (Col. 4.)
	A.—*Balances from 31st December, 1899.*				
	(i) On hand	$ 9 87			
3.	(ii) In bank	1,424 58			
					$1,434 45
	B.—*Sums received wholly or partly on Capital Stock.*				
4. (*a*)	Calls on Permanent Capital			$1,301 50	1,301 50
6.	Sales of fully paid Building Society stock		$2,500 00		
7.	Sales of prepaid Building Society stock		3,550 00		
8. (*c*)	Dues on instalment Building Society stock		10,083 39		
					16,133 39
	C.—*Receipts on Account of Investments, Loans or Debts.*				
	(*a*) On Mortgages of Realty:				
	(i) Principal			4,040 22	4,040 22
11.	(ii) Interest	766 44			766 44
	D.—*Receipts from Real Estate.*				
17. (*b*)	Rents	189 81			189 81
	E.—*Miscellaneous.*				
18. (*a*)	Commission, brokerage, etc	10 56			10 56
	G.—*Receipts from other sources, viz.:*				
30. (*a*)	Expense fund (special)	2,000 00			
(*b*)	Transfer fees	3 25			
					2,003 25
	Totals	$1,404 51	$20,173 61	$1,301 50	$25,879 62

Cash Account.

Expenditure for the year ending 31st December, 1900

I.—Expended on Corporation Account.	(Col. 1.)	(Col. 2.)	(Col. 4.)
A.—*Sums Loaned or Invested on Capital Account.*			
1. (*a*) Loaned on mortgages of realty	$12,377 50	.....	$12,377 50
2. (*b*) Loaned on shares	.....	730 97	730 97
7. (*e*) Insurance or taxes advanced on property mortgaged to Corporation	35 68	.....	35 68
B.—*Expended on Stock Account.*			
8. Dividends paid on permanent stock	120 00	.....	120 00
10. Interest paid on terminating stock	330 89	.....	330 89
11. Paid for terminating stock withdrawn	.....	4,006 96	4,006 96
D.—*Management Expenses (other than foregoing).*			
25. (*a*) Salaries and fees	1,600 50		
26. (*b*) Commission or brokerage	2,061 92		
27. (*c*) Advanced to Agents	858 80		
28. (*d*) Stationery, postage, printing and advertising	355 26		
29. (*e*) Law costs	61 63		
30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	198 46		
31. (*g*) Travelling expenses	102 40		
32. (*h*) Registration fees	95 00		
			5,333 97
E.—*Other Expenditures.*			
33. (*a*) Bonds, caretaking, etc	387 30		
34. (*b*) Sundry debtors	104 46		
35. (*c*) Loan expense fund, 1899	900 00		
36. (*d*) Repairs to real estate	6 75		
(*e*) Office furniture	93 55		
			1,492 06
F.—*Balance*			
(*a*) On hand	164 29		
(*b*) Cash in bank	1,287 30	.....	1,451 59
Totals	$21,141 69	$4,737 93	$25,879 62

Miscellaneous Statement for the Year Ending 31st December, 1900.

6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 8 per cent. ; on other securities, 8 per cent.

7. Of the mortgages held by the Corporation, $11,477.50 is on realty situate in Ontario, and $1,900 on realty situated elsewhere.

10. Aggregate market value of the land mortgaged to the Corporation, $21,940.

11. How often are the securities held by the Corporation valued ? When considered necessary.

12. What officers of the Corporation are under bond, and for what sums respectively ? Manager, $1,000 ; Cashier, $1,000. By Guarantee Company.

13. When were the accounts of the Corporation last audited ? 9th February, 1901.

14. Names and addresses of the auditors respectively for 1900, W. C. Eddis, F.C.A. ; W. H. P. Anderson, C. D. Corbould, Toronto.

THE AID SAVINGS AND LOAN COMPANY.

Head Office, Toronto, Ontario.

Incorporated under the Building Societies Act, R. S. O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of York on the 3rd March, 1893.

The lending and the borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c 205 ; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Aid Savings and Loan Company at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 60½ Adelaide street east, in the City of Toronto, in the Province of Ontario.

The Board is constituted of nine directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December 1900, were as follows, together with their respective terms of office :

R. S. Williams, President, Toronto, 3rd February, 1893 ; March, 1901.
H. T. Machell, M.D., Vice-President, Toronto, "
R. H. Greene, 2nd Vice-President, Toronto, "
J. B. Reid, Director, Toronto, "
E. P. Pearson, Director, Toronto, March, 1897, "
Joseph Green, Director, Hamilton, March, 1898, "
J. A. Kammerer, Director, Toronto, March, 1899, "
A. E. Hill, Managing Director, 60½ Adelaide street east.
Benjamin Lloyd, Secretary, 60½ Adelaide street east.

Schedule B.

Shares of terminating or withdrawable stock.	No. of shares.	Amount.	Instalment. No.	Instalment. Amount.
				$ c.
Number and amount in force at 31st December, 1899			3,784	74,334 24
" issued during 1900			1,060	23,747 27
Gross total in force at any time in 1900			4,844	98,081 51
Deduct as follows:		$ c.		
Withdrawn and paid off during 1900	314	5,280 96		
Forfeited and lapsed " "	469	263 52		
Total deductions	783	5,544 48	783	5,544 48
Net total remaining in force 31st December, 1900			4,061	92,537 03
Summary of terminating or withdrawable stock in force at 31st December, 1900: 4,061 shares instalment stock at $100 per share, $406,100, on which 426 shareholders have paid into Loan Fund.			.....	$92,537 03
Total amount distributed or credited in 1900:				
2. As dividend out of profits			.....	5,005 02
Rate or rates per cent. of such dividend, 6 per cent.				

Balance Sheet as at 31st December, 1900.

Dr. *Capital and Liabilities*

Capital (Liabilities to Stockholders or Shareholders.)		
B.—Terminating Capital Stock or Shares.		
20. (*g*) Instalment stock: Total issue now in force, 4,061 shares at $100 per share, on which has been paid into Loan Fund	$92,537 03	
21. (*h*) Profits or accrued interest on (20) credited or appropriated, but not paid out	5,005 02	
22. (*i*) Profits or accrued interest on (20) not credited or appropriated	23 12	
23. (*j*) Instalments paid in advance	9 00	
C.—Liabilities to Stockholders or Shareholders, other than as already shown under A or B, viz.:		
24. Contingent and special fund	2,050 00	
Total liabiltiies	$99,624 17	
Liabilities to the Public.—None.		

Assets.

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.		
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$83,819 12	
10. (*b*) Debts secured by mortgaged land held for sale	3,388 17	
11. (*c*) Interest due and accrued on items 9 and 10	1,549 75	
		$88,757 04
C.—Debts not above enumerated for which the Corporation holds Securities as follows:		
21. (*i*) Debts secured only by Terminating Stock or Shares of the Corporation	6,785 00	
22. (*j*) Debts secured by ten shares of stock	1,000 00	
		7,785 00
E.—Cash.		
32. (*b*) In bank		3,082 13
Total assets		$99,624 17

Cash Account

Receipts for the year ending 31st December, 1900.

	(Col. 1.)	(Col. 2.)	(Col. 4.)
I.—Received by the Corporation for its Own Use.			
A.—Balances from 31st December, 1899.			
1. (*b*) Cash:			
2. (i) On hand	$155 56		
3. (ii) In bank	9,869 94		
			$10,025 50
B.—Sums received wholly or partly on Capital Stock.			
8. (*c*) Dues on Instalment Building Society Stock	$3,771 60	$22,204 15	25,975 75
C.—Receipts on account of Investments, Loans or Debts.			
10. (i) Loans on mortgages and stock		5,443 75	5,443 75
11. (ii) Interest	$5,186 81		5,186 81
D.—Receipts from Real Estate.			
17. (*b*) Rents			382 50
E.—Miscellaneous.			
20. (*c*) Membership fees	$137 39		
21. (*d*) Fines	7 80		
			145 19
G.—Receipts from other sources.			
30. (*a*) Refund account taxes			2 73
Totals			$47,162 23

Cash Account.

Expenditure for the year ending 31st December, 1900

I.—Expended on Corporation Account.

		(Col. 1.)	(Col. 2.)	(Col. 4.)
	A.—*Sums Loaned or Invested on Capital Account.*			
1.	(*a*) Loaned on Mortgages of Realty (including item No. 7 (*c*) if no separate account therefor) and including loans on stock		$ 34,590 25	
3.	(*b*) Real estate		239 34	
				$34,829 59
	B.—*Expended on Stock Account.*			
11.	Paid for terminating stock withdrawn		5,442 56	5,442 56
	D.—*Management Expenses (other than foregoing).*			
25	(*a*) Salaries and fees	1,860 00		
26.	(*b*) Commission or brokerage	619 29		
27.	(*c*) Advances to Agents	177 03		
28.	(*d*) Stationery, postage and advertising	201 92		
29.	(*e*) Law costs	100 00		
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	126 00		
31.	(*g*) Travelling expenses	101 75		
				3,185 99
	E.—*Other Expenditures:*			
33	(*a*) Discount on advance payments	$ 56 94		
34.	(*b*) Auditors' fees	75 00		
35.	(*c*) Registration fee, and Income tax	90 59		
36.	(*d*) Ottawa Fire Fund	25 00		
				247 53
	F.—*Balance.*			
37.	(*a*) Cash on hand	$ 374 43		
	(*b*) Cash in bank	3,082 13		
				3,456 56
	Totals			$ 47,162 23

Miscellaneous Statement for the Year Ending 31st December, 1900.

6. Average rate of interest per annum received by the corporation during 1900 on mortgages of realty, 6 per cent.; on other securities, 9 per cent.

7. Of the mortgages held by the corporation, $83,819.12 is on realty situate in Ontario.

8. Loans written off or transferred to real estate account during 1900. None.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the corporation in 1900. None.

10 Aggregate market value of the land mortgaged to the corporation, $100,000.

11. How often are the securities held by the corporation valued? From time to time as required.

12. (*a*) What officers of the corporation are under bond and for what sum respectively? Secretary, $2,000; Manager, $1,000. By private sureties.

13. When were the accounts of the corporation last audited? December 31st, 1900.

14. Names and address of the auditors respectively for 1900 and 1901 (if appointed), W. C. Eddis, F. C A.; W. B. Tindall, C. A., of Toronto.

THE BIRKBECK LOAN COMPANY.

Head Office, London, Ont.

Incorporated under the Building Societies' Act, (R. S. O. 1887, c. 169) by declaration filed with the Clerk of the Peace for the County of Middlesex, on the 11th February, 1893. (Decl. Book I, 75.)

The borrowing and the lending powers are governed by the Loan Corporations Act, R.S.O. 1897, c 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Birkbeck Loan Company of London, Ontario, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No 169 Dundas Street, in the City of London, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

W. H. Wortman, President, London, Ont.; 26th January, 1900; 7th March, 1901.
Andrew Durand, Vice-President " appointed during current term "
W. S. B. Barkwell, Director and Treasurer, London Ont.; 26th Jan.; 1900; "
John I. McCracken, Director, Ottawa, appointed during current term; "
One director to be elected at annual meeting.
O. O. Benson, Manager, London, Ont., 1st February, 1900; 31st January, 1901.
T. H. Luscombe, Secretary, London, Ont., 2nd January, 1896; 31st December, 1900.

A. Permanent capital stock: total amount authorized, $1,000,000; total amount subscribed, $119,000.00 as more particularly set out in Schedule A hereto.

Schedule A.

(a)—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1900			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the corporation.
	No. of shares.	Par value of shares.	—		
		$	$	$	$
1. Partly called.....	1,190	100	119,000	69,432 33	61,191 23

List of Shareholders as at 31st December, 1900

(Not printed.)

Schedule B.

—	Prepaid.		Instalment.		Total.
	No.	Amount.	No.	Amount.	
		$		$	$
Shares of Terminating or Withdrawable Stock.					
Number and amount in force at 31st December, 1899	248	24,800	2,117	211,700	236,500
Number and amount issued during 1900	43	4,300	3,390	339,000	343,300
Gross total in force at any time in 1900	291	29,100	5,507	550,700	579,800
Deduct as follows: (No. / Amount.)					
Withdrawn and paid off during 1900.. 284 / $ 28,400	6	600	278	27,800	28,400
Forfeited or lapsed during 1900 ..... 1,414 / 141,400	....	....	1,414	141,400	141,400
Transferred during 1900 ..... 98 / 9,800	22	2,200	76	7,600	9,800
Total deductions..... 1,796 / $179,600	28	2,800	1,768	176,800	179,600
Net total remaining in force at 31st December, 1900	263	26,300	3,739	373,900	400,200

Summary of Terminating or Withdrawable Stock in Force, 31st December, 1900.

263 shares prepaid stock at $100 per share, $26,300, on which 96 shareholders have paid $9,930.43.

3,739 shares Instalment Stock (payable by fixed periodical payments) at $100 per share, $373,900, on which 1,438 shareholders have paid in $22,829.18.

Total amount distributed or credited in 1900: (1) As interest, $544.51. Rate of such interest per cent. per annum, 5 and 6. (2) As dividends out of profits, $2,190.81. Rate of per cent. of such dividends, 3, 4, 5, 6, 7 and 10 per cent.

Balance Sheet as at 31st December, 1900.

Dr *Capital and Liabilities*

Capital (Liabilities to Stockholders or Shareholders.)			
A.—Permanent Capital Stock or Shares.			
1. (*a*) Ordinary joint stock capital fully called; total called, $119,000; total paid thereon, including premium, $69,432.33	$ 119,000 00		
4. (*d*) Dividends declared in respect of (1), but not yet paid	1,969 69		
5. (*e*) Unappropriated profits in respect of (1)	101 01		
6. (*f*) Reserve fund in respect of (1)	300 00		
7. (*g*) Contingent fund in respect of (1)	1,000 00		
			$ 122,370 70
B.—Terminating Capital Stock or Shares.			
17. (*d*) Prepaid stock; total in force 260 shares at $100 per share, on which has been paid into Loan Fund	9,576 20		
18. (*e*) Profits or accrued interest on (17) credited or appropriated but not yet paid	1,100 16		
19. (*f*) Profits or accrued interest on (17) not credited or appropriated	273 91		
20. (*g*) Instalment stock; total issue now in force, 3,739 shares at $100 per share, $373,900 on which has been paid into Loan Fund	22,829 18		
21. (*h*) Profits or accrued interest on (20) credited or appropriated but not yet paid	4,278 80		
22. (*i*) Profits or accrued interest on (20) not credited or appropriated	2,098 62	40,156 87	
			$ 162,527 57
Liabilities to the Public.			
38. Due on bills payable other than (37) (including interest due or accrued)	3,193 00		
39. Due on loans in process of completion or to pay assumed mortgages	3,194 63		
41. Borrowed to complete loans	6,600 00		
42. Interest due and unpaid	2,976 33		
43. Fines due and unpaid	155 62	16,119 58	
Total liabilities			$ 178,647 15

Cr. *Assets.*

I.—Assets of which the Corporation is the Beneficial Owner.			
A.—Immovable Property Owned Beneficially by Corporation.			
5. (*b*) Freehold land (including buildings) other than foregoing			$ 1,647 57
B.—Debts Secured by Mortgages of Land.			
9. (*a*) Debts (other than item 10) secured by mortgages of land	$ 62,613 30		
10. (*b*) Debts secured by mortgaged land held for sale	13,690 68		
11. (*c*) Interest due or accrued on items 9 and 10 and not included therein	2,069 13		
			78,373 11
C.—Debts not above enumerated for which the Corporation hold Securities as follows:			
20. (*h*) Debts secured only by permanent stock or shares of the Corporation	$ 11,419 39		
21. (*i*) Debts secured only by Terminating Stock or shares of the Corporation	1,032 90		
22 (*j*) Debts secured by both Permanent and Terminating Stock of the Corporation	992 00		
26. (*n*) Interest due or accrued on items 20 to 22 and not included therein	907 20		
			14,351 49
D.—Unsecured Debts.			
27. (*a*) Loaned to expense fund	$ 8,901 74		
28. (*b*) Permanent stock held for sale	2,166 67		
29. (*c*) In agents' hands	2,253 28		
			13,321 69
E.—Cash.			
31. (*a*) On hand			7,019 84
F.—Assets not hereinbefore mentioned.			
37. (*a*) Permanent stock called but unpaid	$ 61,191 23		
38. (*b*) Balance held to pay dividends	2,243 60		
39. (*c*) Reserve fund	150 00		
40. (*d*) Contingent fund	100 00		
41. (*e*) Accrued interest on bills payable	93 00		
42. (*f*) Fines due and unpaid	155 62	63,933 45	
Total assets			$ 178,647 15

CASH ACCOUNT

Receipts for the year ending 31st December, 1900.

	I.—Received by the Corporation for its Own Use.	(Col. 1.)	(Col. 2.)	(Col. 3.)	Total (Col. 4.)
	A.—*Balance from 31st December, 1899.*				
	(*b*) Cash (not already shown under (1))		$ 1,050 00		$1,050 00
3.	(ii) In bank	$2,246 42	3,411 96		5,658 38
	B.—*Sums received Wholly or Partly on Capital Stock.*				
4.	(*a*) Sales of Joint Stock Permanent Capital			$ 279 34	279 34
7.	(*d*) Sales of prepaid Building Society Stock		1,771 68		1,771 68
8.	(*e*) Dues on Instalment Building Society Stock		8,350 02		8,350 02
9.	(*g*) Dividends on stock capitalized		2,190 81	34 52	2,225 33
	C.—*Receipts on account of investments, loans or debts.*				
	(*a*) On Mortgages of Realty :—				
10.	(i) Principal		12,813 80		12,813 80
11.	(ii) Interest	5,083 26			5,083 26
	(iii) Costs chargeable repaid		25 00		25 00
	(*b*) On other securities :—				
13.	(ii Interest or dividends	347 21			347 21
	(*c*) Unsecured debts :—				
	Interest	436 51			436 51
	E.—*Miscellaneous.*				
21.	(*d*) Fines	602 96			602 96
22.	(*e*) Forfeitures or Lapses	1,322 85			1,322 85
	F.—*Borrowed money.*				
27.	(*e*) Borrowed to complete loans		4,000 00		4,000 00
	G.—*Receipts from other sources, viz.;*				
30.	(*a*) Receipts for expense fund	13,064 08			
	(*b*) Profits on withdrawal	166 70			
	(*c*) Transfer fees	6 50			
	(*d*) Interest due and unpaid	2,976 33			
	(*e*) Dividends refunded	3 22			
	(*f*) Bank interest refunded	7 90			16,224 73
		$26,263 94	$83,613 27	$ 313 86	$60,191 07

Expenditure for the year ending 31st December, 1900

	1.—Expended on Corporation Account.	(Col. 1.)	(Col. 2.)	Total (Col. 4.)
	A.—*Sums Loaned or Invested on Capital Account.*			
1.	(*a*) Loaned on Mortgages of Realty		$ 10,996 01	$ 10,996 01
	(*b*) Loaned or invested in other Securities, viz.:—			
	(i) On Company's stock, terminating		435 00	435 00
	(ii) Permanent		4,350 00	4,350 00
	(iii) Expense fund		5,753 01	5,753 01
7.	(*d*) Incumbrances on realty paid off	216 88	100 00	316 88
	(*e*) Interest due and unpaid in 1899	2,591 48		2,591 48
	B.—*Expended on Stock Account.*			
8.	Dividends paid on permanent stock	4,270 71		4,270 71
9.	Dividends paid on terminating stock	269 47		269 47
10.	Interest paid on terminating stock (allowed on prepayments)	10 20		10 20
11.	Paid for terminating stock withdrawn	15	3,709 82	3,709 97
13.	Fines repaid	1 84		1 84
15.	Terminating stock forfeited or lapsed		1,322 85	1,322 85
	Dividends on terminating stock.. { Capitalized $2,225.33 / Fines deducted 358.34	2,583 67		2,583 67
	Profits on withdrawals		341 61	341 61
	Surplus dividends on prepaid stock carried to expense fund	24 47		24 47
	D.—*Management Expenses (other than foregoing).*			
25.	(*a*) Salaries and fees	2,711 70		2,711 70
26.	(*b*) Commission or brokerage Guarantee Bonds	73 25		73 25
27.	(*c*) Advanced to agents	4,589 98		4,589 98
28.	(*d*) Stationery, postage, printing and advertising	397 51		397 51
29.	(*e*) Law costs	748 60		748 60
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	680 00		680 00
31.	(*g*) Office furniture	251 35		251 35
32.	(*h*) Registration fees	30 00		30 00
	Ontario Tax	65 00		65 00
	Other fees	23 25		23 25

E.—*Other Expenditures.*	(Col. 1.)	(Col. 2.)	(Col. 4) Total.
Interest on loan to expense fund	$436 51		$436 51
Losses agents' accounts	312 53		312 53
Interest paid on money borrowed	520 05		520 05
33. (*a*) Bank discounts	126 13		126 13
34. (*b*) General expenses, care of office, etc.	217 87		217 87
35. (*c*) Discount on advance payments	3 44		3 44
36. (*d*) Dividends on special stock	413 20		413 20
(*e*) Expense fund withdrawals	100 09		100 09
(*f*) Repaid on loan to expense fund	2,000 00		2,000 00
F.—*Balance.*			
37. (*a*) Cash on hand	2,243 60		
(*b*) Cash in bank, contingent fund	100 00		
(*c*) Interest account	101 01		
Reserve fund	150 00		
Loan fund		6,918 83.	
			2,594 61
			6,918 83
Totals	$26,263 94	$33,927 13	$60,191 07

Miscellaneous Statement for the Year Ending 31st December, 1900

6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 9.16 per cent.; on other securities, 9.33.

7. Of the mortgages held by the Corporation $77,951.55 is on realty situate in Ontario.

8. Loans written off or transferred to real estate account during 1900, $915.69.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900? No., 4; amount, $5,782.81.

11. How often are the securities held by the Corporation valued? Once.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Secretary, $2,000; Treasurer, $1,000; Accountant, $1,000; Cashier, $1,000; and Manager, $1,000.

13. When were the accounts of the Corporation last audited? Audited monthly, with complete audit at end of year.

14. Names and address of the auditors respectively for 1900. J. B. Laidlaw, London, Ont.; W. A. Tanner, London, Ont.

THE CANADIAN BIRKBECK INVESTMENT AND SAVINGS COMPANY.

Head Office, Toronto, Ont.

Incorporated under special Act of Canada, 62-3 Vict. c. 103. (Dec. Book II, 92.)

Annual Statement

Of the condition and affairs of the Canadian Birkbeck Investment and Savings Company, of Toronto, Ont., at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at Nos. 54-66 Victoria Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of six directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

H. P. Dwight, President, Toronto; 1st January, 1900; December 31st, 1900.
Thomas Long, Vice-President, Toronto; " "
S. H. Ewing, Vice-President, Montreal; " "
Stapleton Caldecott, Director, Toronto; " "
W. E. Wellington, Director, Toronto.
F. W. G. Fitzgerald, Managing Director, Toronto.

A. Permanent capital stock: total amount authorized, $5,000,000: total amount subscribed, $685,800, as more particularly set out in Schedule A hereto.

Schedule A.

(a)—Fixed and permanent Capital Stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1900.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the corporation.
	No. of shares.	Par value of shares.	——		
1. Fully paid	1,705	$100 00	$170,500	$170,500	
2. Partly called	5,153	100 00	515,300	257,650	
Totals	6,858	.....	$685,800	$428,150	

List of Shareholders as at 31st December, 1900—(Not printed.)

Schedule B.

	Prepaid.		Instalment.		Total.
	No.	Amount.	No.	Amount.	
Shares of Terminating or Withdrawable Stock.		$		$	$
Number and amount in force 31st December, 1899	629½	62,950	13,694	1,369,400	1,432,350
" issued during 1900	41	4,100	1,804	180,400	
Gross total in force at any time in 1900	670½	67,050	15,498	1,549,800	
Deduct as follows: (No. of shares / Amount)					
Withdrawn and paid off during 1900 (5 / $500; 2,154 / $215,400)					
Converted into permanent stock during 1900					
Total deductions	5	500	2,154	215,400	
Net total remaining in force at 31st December, 1900	665¼	66,550	13,344	1,334,400	1,400,950

Balance Sheet as at 31st December, 1900.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called: Total called, $170,500; Total paid thereon	$170,500 00	
2. (*b*) Ordinary joint stock capital, 50 per cent. called; Total called, $256,900; Total paid thereon	256,900 00	
4. (*d*) Dividends declared in respect of (1) and (2) but not yet paid	12,852 45	
Profits or accrued interest or (2) credited but not yet paid	8,107 41	
Terminating:		
17. (*d*) Prepaid stock: Total in force, 712 shares at $40 per share of $100 on which has been paid into Loan Fund	28 480 00	
18. (*e*) Profits or accrued interest on (17) credited or appropriated but not yet paid	2,721 86	
20. (*g*) Instalment stock; Total issue now in force, shares at $100 per share, $ on which has been paid into Loan Fund	286,250 00	
21. (*h*) Profits on (17) and (20) credited or appropriated but not yet paid	22,478 48	
C. Liabilities to Shareholders other than as already shown under A or B:		
24. Reserve Fund	21,500 00	
25. Contingent Fund	2,000 00	
		$811,590 20
Liabilities to the Public.		
40. Other liabilities to the public, viz.:—		
41. (*a*) Sundry Creditors	897 90	
42. (*b*) Mortgage reserve	18,245 49	
43. (*c*) Loans in course of completion	78,064 31	
		97,207 70
Total liabilities		$908,797 90

Cr. *Assets.*

I.—Assets of which the Corporation is the Beneficial Owner.		
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$24,293 68	
10. (*b*) Debts secured by mortgaged land held for sale	35,807 02	
11. (*c*) Interest due or accrued on items 9 and 10 and not included therein	9,569 09	
		$869,669 79
C.—Debts not above Enumerated for which the Corporation Holds Securities as follows:		
21. (*i*) Debts secured only by terminating stock or shares of the Corporation	7,869 50	
22. (*j*) Insurance premiums advanced for borrowers	1,728 97	
23. (*k*) Takes advanced for borrowers	1,382 05	
24. (*l*) Legal charges	785 46	
		11,765 98
E.—Cash.		
31. (*a*) On hand	122 40	
32. (*b*) In bank	18,344 10	
		18,466 50
F.—Assets not hereinbefore mentioned.		
37. (*a*) Office furniture	1,619 37	
38. (*b*) Licenses	292 02	
39. (*c*) Legislation	1,154 82	
40. (*d*) Sundry debtors	329 42	
41. (*e*) Due on permanent stock	5,500 00	
		8,895 63
Total assets		$908,797 90

Cash Account

Receipts for the year ending 31st December, 1900.

	(Col. 1.)	(Col. 2.)	(Col. 3.)	(Col. 4.)
I.—Received by the Corporation for its Own Use.				
A.—Balance from 31st December, 1899.				
1. (*a*) Capital account	$22,342 92			$22,342 92
B.—Sums received wholly or partly on Capital Stock.				
6. (*c*) Sales of fully paid building society stock			$12,496 50	12,496 50
7. (*d*) Sales of prepaid building society stock		$1,640 38	12,826 38	14,466 76
8. (*e*) Dues on instalment building society stock		67,964 53		67,964 53
9. (*f*) Premiums on (6), (7) and (8)		2,980 00		2,980 00

CASH ACCOUNT.—*Continued.*

Receipts for the year ending 31st December, 1900.—Continued.

	C.—*Receipts on account of investments, loans or debts.*	(Col. 1.)	(Col. 2.)	(Col. 3.)	(Col. 4.)
	(*a*) Mortgages of Realty :—				
10.	(i) Principal			$73,009 27	$73,009 27
11.	(ii) Interest	$59,956 58			59,956 58
	(*b*) On other securities :—				
12.	(i) Principal			3,397 00	3,397 00
13.	(ii) Interest or dividends	218 14			218 14
	D.—*Receipts from Real Estate owned beneficially by Corporation.*				
16.	(*a*) Sales			2,209 27	2,209 27
17.	(*b*) Rents	2,931 76			2,931 76
	E.—*Miscellaneous.*				
18.	(*a*) Commission, brokerage, etc	1,224 89			1,224 89
	G.—*Receipts from other sources, viz.* :				
30.	(*a*) Transfer fees	27 00			27 00
	(*b*) Agents account			104 35	104 35
	(*c*) Insurance premiums and taxes returned			1,855 67	1,855 67
	Totals	$89,681 29	$69,604 91	$105,898 44	$265,184 64

Expenditure for the year ending 31st December, 1900.

EXPENDED ON CORPORATION ACCOUNT.

	A.—*Sums Loaned or Invested on Capital Account.*	(Col. 1.)	(Col. 2.)	(Col. 3.)	(Col. 4.)
1.	(*a*) Loaned on mortgages of realty			$168,446 30	
	(*b*) Loaned or invested in other securities :				
	(i) Stock loans			6,612 00	
7.	(*e*) Insurance or taxes advanced on property mortgaged to the Corporation			6,481 80	
	B.—*Expended on Stock Account.*				$181,540 10
8	Dividends paid on permanent stock	$24,126 67			24,126 67
11	Paid for terminating stock withdrawn	859 84	19,020 32		19,880 16
	D.—*Management expenses (other than foregoing)* :				
25.	(*b*) Salaries and fees	10,716 61			
26.	(*c*) Commission or brokerage	2,335 03			
28.	(*d*) Stationery, postage, printing and advertising	1,658 21			
29.	(*e*) Law costs	83 35			
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	2,547 48			
31	(*g*) Travelling expenses	2,357 75			
32.	(*h*) Registration Fee	88 50			
	E.—*Other expenditures, viz.* :				19,786 93
33.	(*a*) Office furniture			555 25	555 25
34.	(*b*) Discounts on advanced payments	54 11			54 11
35.	(*c*) Agents account			37 95	37 95
36.	(*d*) Special legislation	736 97			736 97
	F.—*Balance.*				
	(*b*) In various banks	18,466 50			18,466 50
	Totals	$64,031 02	$19,020 32	$182,133 30	$265,184 64

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901. None.
3. Amount of other existing obligations of the Corporation which will mature in 1901. None.
4. Amount of securities held by the Corporation which will mature and become payable in 1901. None.
8. Loans written off or transferred to real estate account during 1900, $22,227.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900, number, 5 ; amount, $8,900.
10. Aggregate market value of the land mortgaged to the Corporation, $1,373,822 80.
11. How often are the securities held by the Corporation valued ? Re-valued in all doubtful cases.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively ? Accountant, $1,000 ; Manager, $4,000 ; all agents, local treasurers having collection and custody of Company's money are also bonded in sums varying from $200 to $1,000, according to the needs of the particular case. By approved private sureties.
13. When were the accounts of the Corporation last audited ? 12th February, 1901.
14. Names and addresses of the auditors respectively for 1900, George D. Perry, A. C. McConnell, Toronto.

CANADIAN HOMESTEAD LOAN AND SAVINGS ASSOCIATION.

Head Office, Toronto, Ontario.

Incorporated by declaration under the Building Societies Act, R. S. O. 1877, c 164; the delaration was filed with the Clerk of the Peace for the County of York, 24th September, 1886 (Decl. Book II., 63).

For the lending and the borrowing powers see Loan Corporations Act, R.S.O. 1897, c. 205; 1900, c. 27.

ANNUAL STATEMENT

Of the condition and affairs of the Canadian Homestead Loan and Savings Association of Toronto, Ontario, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 70 King street east, in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

John Hillock, President, Toronto, Ont.; February, 1900; February, 1901.
John Firstbrook, Vice-President, Toronto, Ont., " "
Richard T. Coady, Treasurer, Toronto, Ont., " "
Rev E. T. Fox, Director, Toronto, Ont, " "
A. J. Pattison, Manager, Toronto, Ont, " "

A. Permanent capital stock: Total amount authorized, $500,000; total amount subscribed, $134,500, as more particularly set out in Schedule A hereto.

SCHEDULE A.

(a)—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1900.			Total amount of actual payments thereon.	Total amount uncalled and constituting an asset of the Corporation.
	No. shares.	Par value.	—		
		$	$	$ c.	
1. Fully called.....	608	100	60,800	58,092 28	
2. Partly called (subject to call).....	737	100	73,700	7,656 35	
Totals	1,345		134,500	65,748 63	

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1900.

(Not printed)

Schedule B.

—	Fully paid.		Prepaid.		Instalment.		Total.
	No	Amount.	No	Amount.	No.	Amount.	
Shares of Terminating or Withdrawable Stock.		$		$		$	$
Number and amount in force 31st Dec., 1899	250	25,000	267	26,700	2,255	225,500	277,200
Number and amount issued during year ending 31st Dec., 1900	37	3,700	7	700	832½	83,250	87,650
Gross total in force at any time during year ending 31st Dec., 1900	287	28,700	274	27,400	3,087½	308,750	364,850
Total deductions during year	130	13,000	91	9,100	911	91,100	113,200
Net total remaining in force 31st Dec., 1900	157	15,700	183	18,300	2,176½	217,650	251,650

Summary of terminating or withdrawable stock in force at 31st December, 1900:—

157	shares	fully paid	stock	at $100	per share,	$15,700,	on which	40	shareholders have paid into loan fund	$15,530.00
183	"	prepaid	"	100	"	18,300	"	25	" " "	11,277.02
2,176½	"	instalment	"	100	"	217,650	"	387	" " "	34,988.08
2,516½						$251,650		452		$61,795.10

Balance Sheet as at 31st December, 1900.

Capital and Liabilities

Dr.

Capital (Liabilities of Stockholders or Shareholders.)		
A.—Permanent Capital Stock or Shares		
1. (*a*) Ordinary joint stock capital fully called: Total called, $60,800; total paid thereon	$58,092 28	
2. (*b*) Ordinary joint stock capital: per cent. called; total called, $; total paid thereon	7,656 35	
5. (*e*) Unappropriated profits in respect of (1), (2)	122 05	
6. (*f*) Reserve fund in respect of (1)	4,700 00	
Profit and loss	78 85	
B.—Terminating Stock or Shares.		
14. (*a*) Fully paid stock: Total in force 157 shares at $100 per share, carried to Loan Fund	15,530 00	
17. (*d*) Prepaid stock: Total in force, 183 shares at $50 per share, on which has been paid into Loan Fund	11,277 02	
20. (*g*) Instalment stock: Total issue now in force 2,176½ shares at 50 cents and $1.00 per month per share of $100, on which has been paid into Loan Fund	34,988 08	
22. (*i*) Profits or accrued interest on 20 not credited or appropiated	3,943 65	
		$136,388 28
Liabilities to the Public.		
27. Deposits payable on demand	678 79	
38. Due on bills payable (since paid)	2,068 20	
		2,746 99
Total liabilities		$139,135 27

Cr.	*Assets.*		
I.—Assets of which the Corporation is the Beneficial Owner.			
B.—*Debts Secured by Mortgages of Land.*			
9. (*a*) Debts (other than item 10) secured by mortgages of land		$97,170 46	
10. (*b*) Debts secured by mortgaged land held for sale (three properties)		3,382 38	
11. (*c*) Interest due or accrued on items 9 and 10, and not included therein		2,106 77	
			$102,659 61
C.—*Debts not above enumerated for which the Corporation holds Securities as follows :*			
22. (*j*) Loans at call on stock		$23,158 06	
23. (*k*) Short date loans		2,458 59	
			25,616 65
E.—*Cash.*			
32. (*b*) In bank			4,312 25
F.—*Assets not hereinbefore mentioned.*			
37. (*a*) Office furniture and fixtures		$ 500 00	
39. (*c*) Stock commissions		500 00	
41. (*e*) Accounts receivable		425 00	
42. (*f*) Property under sale, agreements being paid for		5,121 76	
			6,546 76
Total assets			$139,135 27

Cash Account.

Receipts for the year ending 31st December, 1900.

I.—Received by the Corporation for its Own Use.			Total
A.—*Balances from 31st December, 1899.*	(Col 2.)	(Col. 3.)	(Col. 4.)
1. (*a*) Cash (not already shown under (1)):			
3. (i) In bank			$5,640 00
B.—*Sums Received Wholly or Partly on Capital Stock.*			
4. (*a*) Calls on Permanent stock		$21,113 24	21,113 24
6. (*c*) Sales of fully paid Building Society Stock	$ 3,700 00		
7. (*d*) Sales of prepaid Building Society Stock	364 50		
8. (*e*) Dues on Instalment Society Building Stock	13,128 16		
			17,192 66
9. (*f*) Premiums on (6), (7) and (8)	$1,112 50		1,112 50
C.—*Receipts on account of Investments, Loans and Debts.*			
(*a*) On Mortgages of Realty :—			
10. (i) Principal			19,478 61
11. (ii) Interest			6,497 90
(*b*) On other Securities :—			
12. (i) Principal			42,112 74
D.—*Receipts from Real Estate Beneficially Owned by Corporation.*			
16. (*a*) Sales (not included in any of the foregoing items)			278 03
17. (*b*) Rents			167 00
E.—*Miscellaneous.*			
21. (*d*) Fines and fees			9 90
F.—*Borrowed Money.*			
26. (*b*) Borrowed by taking deposits			924 36
29. (*e*) Borrowed otherwise (since repaid)			3,500 00
G.—*Receipts from other Sources, viz.* :			
30. (*a*) Interest returned			25 57
(*b*) Sundry items			53 89
Totals			$118,106 40

Expenditure for the year ending 31st December, 1900.

I.—Expended on Corporation Account.

	A.—*Sums Loaned or Invested on Capital Account.*	Col. 1.	Col. 2.	Total. Col 4.
1.	(*a*) Loaned on mortgages of realty			$14,128 28
	(*c*) Loaned or invested in other securities, viz.:			
2.	(i) Call loans on stocks			51,000 00
	(ii) On property			165 19
	B.—*Expended on Stock Account.*			
8.	Dividends paid on permanent stock	$3,625 53		3,625 53
11.	Paid for stock withdrawn		$34,605 52	34 605 52
13.	Profits paid on 11	3,521 01		3,521 01
	C.—*Borrowed Money (other than foregoing) or Interest Thereon Paid, viz.:*			
19.	(*b*) Deposits : Principal			1,305 29
	D.—*Management Expenses (other than foregoing).*			
25.	(*a*) Salaries and fees	1,475 00		
27.	(*e*) Advances to agents	2,301 82		
28.	(*d*) Stationery, postage, printing and advertising	253 37		
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32), rates and licenses	1,108 98		
31.	(*g*) Rent	304 16		
				5,443 33
	F.—*Balance.*			
37.	(*b*) Cash in bank			4,312 25
	Totals			$118,106 40

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901. None issued.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901. None issued.
3. Amount of other existing obligations of the Corporation which will mature in 1901. None issued.
5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 4 per cent.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, about 6 per cent.; on other securities, about 5½ per cent.
7. Of the mortgages held by the Corporation $97,170.46 is on realty situate in Ontario.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Secretary and Treasurer, $5,000. By private sureties.
13. When were the accounts of the Corporation last audited? 31st December, 1900.
14. Names and address of the auditors respectively for 1900. Charles Arnoldi, Toronto; R. J. Hodge, Toronto.

THE CANADIAN SAVINGS, LOAN AND BUILDING ASSOCIATION.

Head Office, Toronto, Ontario.

Incorporated under the Building Societies Act, R. S. O, 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of York on the 11th February, 1890. (Dec Book II., 71.)

The lending and the borrowing powers are governed by the Loan Corporations Act, 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of The Canadian Savings, Loan and Building Association of Toronto, Ontario, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at corner of Yonge and Wellington streets, in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December 1900, were as follows, together with their respective terms of office:

W. J. Hambly, President and Manager, Toronto; 27th February, 1900; 26th February, 1901.
J. T. Scott, Vice-President, " "
T. H. Cooper, " " "
Wm. Williamson, Director, " "
A. E. Nash, Secretary,

A Permanent capital stock: Total amount authorized, $1,000,000; total amount subscribed, $105,500, as more particularly set out in Schedule A hereto.

Schedule A.

(a) *Fixed and Permanent Capital Stock created by virtue of Building Society Acts.*

Description.	Total amount issued and subsisting at 31st December, 1900.			Total amount of actual payments thereon.	Total unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value.	——		
Fully paid	1.055	$100	$105,500	$64,482 00	....

List of Shareholders as at 31st December, 1900.

(Not printed)

Schedule B.

——	Prepaid.		Instalment.		Total.
	No.	Amount	No.	Amount	
Shares of Terminating or Withdrawable Stock.		$		$	$
Number and amount in force at 31st Dec., 1899....	3,511	351,100	9,392	939,200	1,290,300
" issued during 1900	862	86,200	3,731	373,100	459,300
Gross total in force at any time in 1900	4,373	437,300	13,123	1,312,300	1,749,600
Deduct as follows: — No. of shares / Amount					
Withdrawn and paid off during 1900 .. 786 / $78,600					
Forfeited and lapsed during 1900..... 1,210 / 121,000					
Total deduction .... 1,996 / 199,600	6	600	1,990	199,000	199,600
Net total remaining in force at 31st Dec., 1900	4,367	436,700	11,133	1,113,300	1,550,000

Summary of Terminating or Withdrawable Stock in force, 31st December, 1900.

4,367 shares prepaid stock at $100 per share, ...$436,700 on which 509 shareholders have paid in to Loan Fund			$183,725 37
11,133 shares instalment stock at $100 per share, $1,113,300 on which 3,821 " "			55,859 17
Totals..... ....$1,550,000	4,330		$239,584 54

Total amount distributed or credited in 1900; on permanent and withdrawable stock:

(2) As dividends out of profits..... $27,598 45
Rate 6 and 7 per cent.

Balance Sheet as at 31st December, 1900.

Dr. *Capital and Liabilities.*

Capital (Liabilities of Stockholders or Shareholders).			
A.—Permanent Capital Stock or Shares.			
1. (*a*) Ordinary capital fully called; total paid thereon		$64,482 00	
B.—Terminating Stock or Shares.			
17. (*d*) Prepaid stock: Total in force, 4,367 shares at $100 per share, on which [illegible] has been paid into Loan Fund		183,725 37	
18 (*e*) Profits or accrued interest on (17) credited or appropriated but not yet paid		8,000 00	
20. (*g*) Instalment stock: Total issue in force 11,133 shares at $100 per share, [illegible] on which has been paid into Loan Fund		55,859 17	
21. (*h*) Profits or accrued interest on 20 credited or appropriated but not yet paid		5,718 15	
Liabilities to Stockholders or Shareholders other than above.			
24. Contingent account		2,109 14	
25. Reserve Fund		1,000 00	
			$320,893 83
Liabilities to the Public.			
39 (*a*) Due on loans on process of completion		8,928 90	
41 (*a*) Repayment on real estate loans (sinking fund)		23,574 04	
			32,502 94
Total liabilities			$353,396 77

Cr. *Assets.*

1.—Assets of which the Corporation is the Beneficial Owner.			
A.—Immovable Property Owned Beneficially by Corporation.			
5. (*b*) Freehold land including buildings	$ 35,517 11		$ 35,517 11
B.—Debts Secured by Mortgages of Land.			
9. (*a*) Debts (other than item 10) secured by mortgages of land	296,096 81		
11. (*c*) Interest on (9) due and accrued	7,221 33		
			303,318 14
C.—Debts not above enumerated for which the Corporation holds Securities as follows:			
20. (*h*) Debts secured only by Permanent Stock or Shares of the Corporation	1,500 00		
21. (*i*) Debts secured only by Terminating Stock or Shares of the Corporation	2,900 67		
			4,400 67
D.—Unsecured Debts.			
27. (*a*) Agents balances	$ 690 97		
28. (*b*) Manitoba and Quebec Charters and Ontario licenses	1,481 60		
29. (*c*) Suspense account	642 28		
			2,814 85
E.—Cash.			
31. (*a*) On hand	$ 1,845 22		
32. (*b*) In bank	3,666 18		
			5,511 40
F.—Assets not hereinbefore mentioned.			
42. (*f*) Office furniture, Toronto and seven branches			1,834 60
Total assets			$353,396 77

Cash Account.

Receipts for the year ending 31st December, 1900.

I.—Received by the Corporation for its own use.	(Col. 1.)	(Col. 2.)	(Col. 3.)	(Col. 4.)
A.—Balance from 31st December, 1899.				
1. (*b*) Cash (not already shown under (1)):				
2. (i) On hand		$ 680 80		
3. (ii) In bank	$ 1,057 70	10,606 08		
				$12,344 58
B.—Sums Received Wholly or Partly on Capital Stock.				
4. (*a*) Sale of permanent capital			$ 2,986 00	2,986 00
7. (*d*) Sales of prepaid stock		34,267 30		
8. (*c*) Dues on instalment stock		50,884 20		
				85,151 50

CASH ACCOUNT.—*Continued.*

Receipts for the year ending 31st December, 1900.

C. *Receipts on Account of Investments, Loans or Debts.*					
(*a*) On Mortgages of Realty :—					
10. (i) Principal		$25,930 34		$25,930 34
11. (ii) Interest	28,031 67			28,031 67
(*b*) On other securities:				
(*j*) Stock loans		602 00		
(ii) Insurance, taxes and loan expenses		854 49		
(*c*) Unsecured debts:				
Agents' advances repaid		112 54		
				1,569 03
D.—*Receipts from Real Estate Owned by Corporation.*				
17. (*b*) Rents	570 18			570 18
E.—*Miscellaneous.*				
18. (*a*) Commission or brokerage	23,554 55			
22. (*e*) Forfeiture or lapsed	4,662 17			
23. (*f*) Revivals of terminating stock		1,228 86		1,228 86
				28,216 72
G.—*Receipts from other Sources, viz.* :				
30. (*a*) Suspense account		125 01		125 01
Totals	57,876 27	125,291 62	2,986 00	186,153 89

Expenditure for the year ending 31st December, 1900.

I. EXPENDED ON CORPORATION ACCOUNT.				
A.—*Sums loaned or invested on Capital Account.*	(Col. 1.)	(Col. 2.)	(Col. 4.)
1. (*a*) Loaned on mortgages of realty and stock		$102,243 11	
(i) On association's stock		2,995 38	
(ii) Improvements on property owned		5,890 15	
(*c*) Insurances or taxes advanced on property mortgaged to the Corporation		2,694 88	
B.—*Expended on Stock Account.*			$113 823 52
9. Dividends paid shareholders	16,659 07		16,659 07
12. Paid on terminating stock			
11. Paid for terminating stock withdrawn		16,259 56	16,259 56
13. Profits paid on (11) and (12)	2,259 06		2,259 06
15. Terminating stock forfeited, lapsed or suspended		4,662 17	4,662 17
17. " " revived	1,228 86		1,228 86
D.—*Management expenses (other than foregoing.)*			
25. (*a*) Salaries and sundries, home office	5,420 92		
26. (*b*) Commission	14,361 60		
27. (*c*) Agents' advances		500 77	500 77
28. (*d*) Stationery, postage, printing and advertising	1,312 80		
29. (*e*) Law costs	190 79		
30 (*f*) Rent, head office and branches	1,391 67		
31. (*g*) Travelling expenses	621 74		
32 (*h*) Directors' and auditors' Fees	905 00		
E.—*Other Expenditures, viz.* :			
33. (*a*) Discount and exchange	407 73		
			24,612 25
34. (*b*) Office furniture		637 23	637 23
F.—*Balance.*			
37. (*a*) Cash on hand and in banks		5,511 40	5,511 40
Totals	$44,759 24	$141,394 65	$186,153 89

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 10⅘ per cent.; on other securities, 12 per cent.
7. Of the mortgages held by the Corporation, $211,245.56 is on realty situate in Ontario, and $92,072 58 elsewhere.
8. Loans written off or transferred to real estate account during 1900, $18,503.37.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900, No. 3 ; amount, $2,700.
10. Aggregate market value of the land mortgaged to the Corporation, $560,595.
11. How often are the securities valued? Whenever the payments are in arrears.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? President and Manager, $1,000 ; Cashier, $500. By Guarantee Company.
13. When were the accounts of the Corporation last audited? 2nd February, 1901.
14. Names and addresses of the auditors respectively for 1900, A. H. Cochrane, Berlin, Ont., and Samuel Leveratt, Toronto, Ont.; for 1901, Samuel Leveratt and H. G. Luke, Toronto, Ont.

COLONIAL INVESTMENT AND LOAN COMPANY.

Head Office, Toronto.

Incorporated under special Act of Canada, 63-4 V. c. 95.

Annual Statement

Of the condition and affairs of The Colonial Investment and Loan Company of Toronto, Ont., at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 49 Wellington street east, in the City of Toronto, in the Province of Ontario.

The Board is conatituted of five directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office :

George H. Gooderham, President, Toronto, Ont., 8th August, 1900, 11th June, 1901.
A. J. Jackson, Vice-President, " " " "
George H. Gooderham, Director, " 27th Feby., 1899, " "
A. J. Jackson, " " " " "
J. H. Mitchell, " " " " "
E. A. Badenach, " " " " "
A. J. Jackson, Manager, " " " "
J. H. Mitchell, Secretary, " " " "

A. Permanent capital stock, Total amount authorized, $1,000 000 ; total amount subscribed, $233,650, as more particularly set out in Schedule A hereto.

Schedule A.

(*b*) *Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts*

Description.	No. of Shares.	Par Value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$ c.	$ c.
1. Fully called	23,365	10	233,650	95,822 60	137,827 40

Schedule B.

Shares of terminating or withdrawable stock.	Prepaid.		Instalment.		Total.
	No.	Amount.	No.	Amount.	
		$ c.		$ c.	$ c.
Number and amount in force as 31st Dec., 1899	4,577	192,039 14	26,675	1,112,500 94	1,304,540 08
" " issued during 1900		3,351 44	66	140,211 95	
Dividend 1900		10,810 99		57,070 25	211,444 63
Gross total in force at any time in 1900	4,577	206,201 57	26,741	1,309,783 14	1,515,984 71
Deduct as follows :					
Dividend paid on $50 P.P. stock at 6%		13,691 50			13,691 50
Withdrawn and paid off during 1900	82	3,620 00	3,932	151,650 31	155,270 31
Retired and converted into permanent stock by Corporation during 1900	305	15,744 70	2,336	91,614 66	107,359 36
Forfeited or lapsed during 1900			193		
Matured during 1900			1,097	109,700 00	109,700 00
Total deduction	387	33,056 20	7,558	352,964 97	386,021 17
Net total remaining in force at 31st Dec., 1900	4,190	173,145 37	19,183	956,818 17	1,129,963 54

Summary of terminating or withdrawable stock in force 31st December, 1900 :—

4,190 shares prepaid stock at $100 per share.... $419,000 on which 461 shareholders have paid into Loan Fund with profits added $173,145 37

19,183 shares instalment stock at $100 per share 1,918,300 on which 2,998 shareholders have paid into Loan Fund with profits added 1,129,963 54

23,373	$2,337,300	3,459	$1,303,108 91

Total amount distributed or credited in 1900 :

Dividend of 7 per cent. on ordinary (instalment) shares	$53,260 23
" 7 " on reduced payment instalment shares	3,761 38
" 7 " on short term shares	48 64
" 7 " $50 prepaid shares, series B	6,084 37
" " " OA to OE	4,726 62
	$67,881 24

Balance Sheet as at 31st December, 1900.

Capital and Liabilities.

Dr.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares		
Permanent preference stock and ordinary permanent		$95,822 60
B.—Terminating Capital Stock or Shares.		
17. (*d*) Prepaid stock; total in force; 4,190 shares at $50 per share, on which has been paid into loan fund	$162,334 38	
18. (*e*) Profits or accrued interest on (17) credited or apportioned, but not yet paid for year 1900	10,810 99	
20. (*g*) Instalment stock: total issue now in force, 19,183 shares at 60 and 30 cents per share of $100, on which has been paid into loan fund	899,747 92	
21. (*h*) Profits or accrued interest on (20) credited or appropriated but not paid out for the year 1900	57,070 25	
		1,129,963 54
C.—Liabilities to Stockholders or Shareholders other than as already shown under A and B, viz.:		
24. Contingent reserve fund, $36,313.67; borrowers guarantee fund, $5,481.62.	$41,795.29	
25. Principal new loaning plans	27,954 83	
26. Unclaimed dividends and balances, $136.49; insurance commissions, $1,313.31	1,449 80	
27. Profit and loss	15,850 14	
		87,050 06
Total liabilities		$1,312,836 20

Assets.

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.		
B.—Debts secured by Mortgages of Land.		
Insurance premium, taxes, etc	$21,587 00	
9. (*a*) Debts (other than item 10) secured by mortgages of land	981,517 19	
10. (*b*) Debts secured by mortgaged land held for sale	39,516 42	
11. (*c*) Interest and rents due or accrued on items 9 and 10 and not included therein	14,064 45	
		$1,056,685 06
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
21. (*i*) Debts secured only by terminating stock or shares of the Corporation.	$ 64,159 00	
22. (*j*) Debts secured by real estate	46,373 53	
		110,532 53
E.—Cash.		
32. (*b*) In banks		111,495 19
F.—Assets not hereinbefore mentioned.		
37. (*a*) Agents' balances	$ 3,312 04	
38. (*b*) Sundry debtors	2,299 86	
39. (*c*) Office furniture	2,157 80	
40. (*d*) Interest receivable	297 69	
41. (*e*) Debentures	17,869 67	
42. (*f*) Interest current for month of December, 1900	5,614 46	
43. (*g*) Premiums " " "	2,571 90	34,123 42
Total assets		$1,312,836 20

Cash Account.

Receipts for the year ending 31st December, 1900.

I.—Received by the Corporation for its Own Use.

A.—*Balance from 31st December, 1899.*

		(Col. 1.)	(Col. 2.)		(Col. 4)
1.	(a) Capital account				$ 127,337 88
	B.—*Sums received wholly or partly on Capital Stock.*				
4.	(a) Calls on Permanent Preference Stock			$95,322 60	
	" " Ordinary			500 00	
					95,822 60
7.	(d) Interest on $50 prepaid stock retired and withdrawn		$ 3,351 44		
8.	(e) Dues on Instalment Building Society Stock		135,042 93		
9.	(f) Premiums on 8		5,169 02		
	C.—*Receipts on account of investments, loans or debts.*				
	(a) On mortgages of realty—				
10.	(i) Principal, including transfers to real estate		162,685 38		
11.	(ii) Interest, including Dec. 1900, accretions	$ 68,926 15			
	(iii) Premiums, including Dec. 1900, accretions	35,354 74			
	(b) On other securities				
12.	(i) Principal share loans repaid		27,544 00		
	(c) Unsecured debts :				
14	New loaning plan		16,032 45		
15.	Loan expense and insurance premiums		2,860 41		
	D.—*Receipts from Real Estate.*				
16.	(a) Sales (real estate)		3,856 52		
	E.—*Miscellaneous.*				
18.	(a) Contributions from instalment stock	24,459 75			
20.	(e) Membership or entry fees (being income of Corporation)	71 00			
21.	(d) Fines, transfer and withdrawal fees	3,078 32			
22.	(e) Interest in arrears		805 15		
23.	(f) Premiums in arrears		630 18		
24.	(g) Fines in arrears		362 13		
	Interest in transit		212 44		
	Premiums in transit		726 76		
	G.—*Receipts from other sources, viz.:*				
30.	Profits from withdrawals	12,774 67			
	Interest on insurance premiums, taxes and bank balances	5,793 06			
	Bills receivable, &c		1,320 92		
	Unclaimed dividends and balances and insurance commission		1,386 38		
					150,457 69
					361,995 11
	Totals	$ 150,457 69	$ 361,995 11	$ 95,822 60	$735,613 28

Cash Account.

Expenditure for the year ending 31st December, 1900

1.—Expended on Corporation Account.

A.—*Sums Loaned or Invested on Capital Account.*

		(Col. 1.)	(Col. 2)
1.	(a) Loaned on mortgages of realty		$ 144,945 63
	(b) Loaned or invested in other securities, viz:—		
2.	(i) Loans on shares		17,230 00
	Expenditure and loss on property sold	$4,899 74	
7.	(d) Taxes		129 51
	Agents' balances and sundry debtors		3,025 25

B.—*Expended on Stock Account.*	(Col. 1.)	(Col. 2.)	(Col. 3.)	(Col. 4.)
9. Dividends on terminating stock :—				
" Permanent stock	1,150 17			
Retired ordinary	4,493 32			
Retired $50 P. P. S.	3,653 94			
Matured ordinary	6,219 76			
11. Paid for terminating stock withdrawn		151,650 31		
12. Paid for terminating stock matured ordinary		109,700 00		
14. Paid for terminating stock retired and converted		91,614 66		
15. Paid for terminating stock reinstated	10,028 46			
Retired and withdrawn $50 P. P. stock		19,364 70		
Dividend on P. P. stock		13,691 50		
D.—*Management expenses (other than foregoing).*				
Local Government tax, etc	$ 1,924 62			
25. (*a*) Salaries and fees, officers, directors, trustee fees and office assistance	23,009 48			
26. (*b*) Commission or brokerage including com. on p.p. stock	11,179 82			
28. (*d*) Stationery, postage, printing and advertising	1,628 87			
29. (*c*) Law costs	2,087 90			
30. (*f*) Rent	650 00			
31. (*g*) Travelling expenses	860 54			
32. (*h*) Registration fees	112 00			
(*j*) Head office and agency charges	1,535 00			
E.—*Other Expenditures, viz.* :				
Borrowers guarantee fund		657 41		
Contingent reserve fund			9,664 01	
				73,433 62
F.—*Balance.*				9,664 01
				652,515 65
(*b*) Cash in various banks		100,506 68		
Totals	$73,433 62	$652,515 65	$9,664 01	$735,613 28

Miscellaneous Statement for the Year Ending 31st December, 1900.

5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, nil ; on debentures, nil ; on debenture stock, nil.

6. Average rate of interest per annum received by the Corporation during 1900 on Mortgages of Realty, 6 and 8½ per cent. interest and 4⅘ premium ; on other securities, 6 and 8½ per cent. interest and 4⅘ premium.

7. Of the mortgages held by the Corporation $155,291.18 is on realty situate in Ontario, and $826,226.01 is on realty situate elsewhere.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900, No., 42 ; amount, $24,400.00.

10. Aggregate market value of the land mortgaged to the Corporation, $2,279,909.

11. How often are the securities held by the Corporation valued ? As occasion may require.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Secretary, $5,000 ; General Manager, $5,000 ; Cashier, $2,000. By Guarantee Company.

13. When were the accounts of the Corporation last audited ? To December 31st, 1900.

14. Names and addresses of the auditors respectively for 1900 and 1901, W. H. Cross, F.C.A., Toronto ; Jas. Hardy, F.C.A., Toronto.

THE CITY AND COUNTY LOAN ASSOCIATION.

Head Office, Toronto, Ontario.

Incorporated under Building Societies Act, R. S. O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of York, 26th January, 1889.

The lending and the borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the City and County Loan Association of Toronto, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 32 Queen street east, in the City of Toronto, in the Province of Ontario.

The Board is constituted of six directors holding office for one year.

The directors and chief exective officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

Ambrose Kent, J.P., President,	Toronto;	12th February, 1901;	11th February, 1902.
George Boxall, Vice-President,	"	"	"
James Watt, Director,	"	"	"
Andrew Dods, Director,	"	"	"
Wm. J. Wharin, Director,	"	"	"
Frank Denton, K.C., Director,	"	"	"
Robert Rae, Acting Manager,	"	"	"

A. Permanent capital stock: total amount authorized, $500,000; total amount subscribed, $39,000, as more particularly set out in Schedule A hereto.

Schedule A.

(a) Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st Dec., 1900.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
		$	$	$ c.	$ c
1. Fully called	693	50	34,650	34,650 00	....
2. Instalment (payable by fixed periodical payments, and still in process of payment)	87	50	4,350	2,290 39	2,059 61
Totals	780	.....	39,000	36,940 39	2,059 61

List of Shareholders as at 31st December, 1900

(Not printed.)

Schedule B.

Shares of Terminating or Withdrawable Stock.	Prepaid.		Instalment.		Total.
	No.	Amount.	No.	Amount.	
		$		$	$
Number and amount issued during 1900	7	700	193	19,300	20,000
Gross total in force at any time in 1900	7	700	193	19,300	20,000
Deductions: None.					
Net total remaining in force at 31st Dec., 1900	7	700	193	19,300	20,000

Summary of Terminating or Withdrawable Stock in force 31st December, 1900.

7	Shares prepaid stock at $100 per share, $700, on which 3 shareholders have paid into Loan Fund						$385 00
193	" instalment " 100 "	19,300	"	32	" "		155 50
200		20,000		35			$540 50

Total amount distributed or credited in 1900:

(1) As interest, $9.75; Rate, 6 per cent.

Balance Sheet as at 31st December, 1900.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders).			
A.—Permanent Capital Stock or Shares.			
1. (*a*) Ordinary joint stock capital fully called ; total called, $ ..... paid thereon ...	$34,650 00		
8. (*h*) Instalment permanent stock, (payable by fixed periodical payments) : Total subscribed, $4,350.00, on which has been paid	2,290 39		
12. (*l*) Contingent fund	1,264 32		
			$38,204 71
B.—Terminating Capital Stock or Shares.			
17. (*d*) Prepared stock : total in force, 7 shares at $100 per share, on which has been paid into loan fund	$385 00		
18 (*e*) Profits or accrued interest on (17) credited or appropriated, but not yet paid	9 75		
20. (*g*) Instalment stock : total issue now in force, 193 shares of $100 per share, on which has been paid	155 50		
			550 25
Liabilities to the Public.			
40. Other liabilities to the public, viz.			
41. (*a*) Mortgage on office building	$4,500 00		
(*b*) Sundry creditors	200 88		
			4,700 88
Total liabilities			$43,455 84

Assets.

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.			
A. Immovable Property Owned Beneficially by Corporation.			
1 (*a*) Office premises situate as follows: (i) At 32 Queen Street East, held in freehold			$16,618 80
B.—Debts Secured by Mortgages of Land..			
9. (*a*) Debts (other than item 10) secured by mortgages of land	$11,591 58		
10. (*b*) Debts secured by mortgaged land held for sale.....	9,402 82		
11. (*c*) Interest due or accrued on items 9 and 10 and not included therein...	413 41		
			21,407 81
C.—Debts not above enumerated for which the Corporation Holds Securities as follows :			
20. (*h*) Debts secured only by Permanent Stock or Shares of the Corporation.	$3,565 94		
26. (*n*) Interest due or accrued on item 20 and not included therein	602 06		
			4,168 00
D.—Unsecured Debts.			
27. (*a*) Sundry debtors	$ 229 08		
28. (*b*) Claim on Guarantee Company.....	339 89		
			568 97
E.—Cash.			
31. (*a*) In bank			158 47
F.—Assets not Hereinbefore Mentioned.			
37. (*a*) Bills receivable	32 00		
38. (*b*) Office furniture	501 79		533 79
Total assets.....			$43,455 84

Cash Account

Receipts for the year ending 31st December 1900

I.—Received by the Corporation for its Own Use.				
A.—Balances from 31st December, 1899.	(Col. 1.)	(Col. 2.)	(Col. 3.)	(Col. 4.)
1. (*b*) Cash not already shown under (1).				
2. (ii) In bank.....	$ 30 71			
B.—Sums Received Wholly or Partly on Capital Stock.				
7. (*d*) Sales prepaid Building Society stock		$420 00		
8. (*e*) Dues on instalment " "		303 00	137 00	
C.—Receipts on Account of Investments, Loans or Debts.				
(*a*) On Mortgages of Realty—				
10. (i) Principal	1,432 89			
11. (ii) Interest	191 12			
(*a*) On other Securities—				
(i) Principal	250 00			
13. (ii) Interest or Dividends.....	108 10			
(*c*) Unsecured debts:				
14. (i) Principal.	131 50			

CASH ACCOUNT — Receipts — *Continued*

D.—*Receipts from Real Estate Owned Beneficially by Corporation.*				
17. (*b*) Rents of office buildings	972 50			
G.—*Receipts from other sources, viz.:*				
30. (*a*) Rents of properties held under power of sale	934 00			
Totals	$4,050 82	$723 00	$137 00	$4,910 82

CASH ACCOUNT

Expenditure for the year ending 31st December, 1900.

	(Col. 1.)	(Col. 4.
I.—EXPENDED ON CORPORATION ACCOUNT.		
A.—*Sums Loaned or Invested on Capital Account.*		
1. (*a*) Loaned on mortgages of realty	$286 17	$286 17
D.—*Management Expenses (other than foregoing):*		
25. (*a*) Salaries and fees	934 00	
26. (*b*) Commission and brokerage	546 46	
28 (*d*) Stationery, postage, printing and advertising	356 01	
29. (*e*) Law costs	163 80	
30. (*f*) Rent	427 09	
31. (*g*) Travelling expenses	37 30	
32. (*h*) Registration fee	34 00	
Ontario tax	65 00	
		2,563 66
E.—*Other Expenditures, viz.:*		
33. (*a*) Interest on mortgage on office building	$225 00	
34. (*b*) Taxes, repairs and maintenance on office building	373 27	
35. (*c*) Taxes, repairs, etc., on properties held under power of sale	941 44	
36. (*d*) Sundry accounts paid	22 92	
		1,562 63
F.—*Balance.*		
37. (*a*) Cash in bank	158 47	
Due by Guarantee Company	339 89	
		498 36
Totals		$4,910 82

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901? None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901? None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901? $350.
5. Average rate of interest per annum paid by the Corporation during 1900 on deposits? None; on debentures, none; on debenture stock, none.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, about 6 per cent.; on other securities, about 6 per cent.
7. Of the mortgages held by the Corporation $20,994.40 is on realty situate in Ontario, and none on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1900? None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900? None; Amount, none.
11. How often are the securities held by the Corporation valued? When considered necessary.
12. What officers of the Corporation are under bond and for what sum respectively? Manager and Agents. By Guarantee Company.
13. When were the accounts of the Corporation last audited? January, 1901.
14. Names and addresses of the auditors respectively for 1900 and 1901 (if appointed). Isaac Curry and Geo. Clay, Toronto, Ont.

THE DOMINION PERMANENT LOAN COMPANY.

Head Office, Toronto, Ont.

Constating Instruments.

1890.—Declaration under R. S. O. 1887, c. 169 ; filed with the Clerk of the Peace for the County of York, 7th May, 1890. The original corporate name was The Dominion Building and Loan Association.

1897.—Act of the Dominion of Canada, 60-61 V. c 85, extending the business of the Company to the whole Dominion ; defining the borrowing powers of the Company ; regulating its issue of debentures and debenture stock ; providing for the prohibition of loans upon the Company's own stock ; continuing the Company under the control of the Loan Corporations Act of Ontario.

1898.—Order in Council of Ontario, (29th January, 1898) changing the corporate name to the Dominion Permanent Loan Company,—to take effect from and after 1st August, 1898.

1898.—Act of the Dominion of Canada, confirming the said change of corporate name.

See Statutes of Canada, 1899.

Annual Statement

Of the condition and affairs of the Dominion Permanent Loan Company, of Toronto, Ontario, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 12 King Street west, in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office :

Hon. J. R. Stratton, M.P.P., President, Peterborough ;	7th March, 1900,	6th March, 1901.
Thomas P. Coffee, Vice-President, Toronto ;	"	"
C. Kloepfer, Director, Guelph ;	"	"
D. W. Karn, Director, Woodstock ;	"	"
F. M. Holland, Managing Director and Secretary, Toronto ;	"	"

A. Permanent capital stock : total amount authorized, $1,000,000 ; total amount subscribed, $811,700, as more particularly set out in Schedule A. hereto.

Schedule A.

(a) Fixed and Permanent Capital Stock Created by Virtue of Building Society Acts

Description.	Total amount issued and subsisting at 31st December, 1900. No. of shares.	Par value of shares.	Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
		$	$ c.	$ c.
1. Fully called	2,342	100	234,200 00	234,200 00	.....
2. Partly called	5,681	100	568,100 00	261,299 03	306,800 97
3. Instalment (payable by fixed periodical payments, and still in process of payment).	94	100	9,400 00	5,339 23	4,060 77
Totals.	8,117	.....	$811,700 00	$500,838 26	$310,861 74

List of Shareholders as at 31st December, 1900.

(Not printed.)

SCHEDULE B.

	Fully paid.		Prepaid.		Instalment.		Total.
	No.	Amount	No.	Amount	No.	Amount	
SHARES OF TERMINATING OR WITHDRAWABLE STOCK:		$		$		$	$
Number and amount in force at 31st December, 1899	716¼	71,625	2080	208,000	5533¼	553,325	832,950
Number and amount issued during 1900							
Gross total in force at any time in 1900	716¼	71,625	2080	208,000	5533¼	553,325	832,950
Deduct as follows: (No. of shares.)							
Withdrawn and paid off during 1900 (1616½)	172	17,200	49	4,900	1395½	139,550	161,650
Converted into permanent stock during 1900 (58)	38	3,800	10	1,000	10	1,000	5,800
Forfeited and lapsed during 1900 (5)					5	500	500
Total deduction	210	21,000	59	5,900	1410½	141,050	167,950
Net total remaining in force at 31st December, 1900	506¼	50,625	2021	202,100	4122¾	412,275	665,000

SUMMARY OF TERMINATING OR WITHDRAWABLE STOCK IN FORCE AT 31ST DECEMBER, 1900.

506¼ shares fully paid stock at $100 per share, $50,625, on which has been paid into loan fund	$ 50,625 00
2021 shares prepaid stock (other than above) at $100 per share, $202,100, on which has been paid into loan fund	101,050 00
4122¾ shares instalment stock (payable by fixed periodical payments) at $100 per share, $412,275, on which has been paid into loan fund	146,751 78
	$298,426 78

Total amount distributed, or credited in 1900:
(1) As interest on instalment stock, $22,000.91.
Rate of such interest, per cent. per annum, 8 and 10.9 per cent.
(2) As to dividends out of profits, fully paid stock, $4 330.39; prepaid stock, $6,217.50.
Rate or rates per cent. of such dividends, 5 and 6 per cent.

BALANCE SHEET AS AT 31ST DECEMBER, 1900

DR *Capital and Liabilities.*

CAPITAL (LIABILITIES TO STOCKHOLDERS OR SHAREHOLDERS.)

A.—*Permanent Capital Stock or Shares.*

1. (*a*) Ordinary joint stock capital, fully called: Total paid thereon	$ 234,200 00
2. (*b*) Ordinary joint stock capital called; Total paid thereon	261,299 03
4. (*d*) Dividends declared in respect of (1), (2) and (8), but not yet paid	14,851 73
5. (*e*) Unappropriated profits in respect of (1), (2) and (8)	1,470 57
6. (*f*) Reserve fund in respect of (1), (2) and (8)	17,541 83
7. (*g*) Contingent fund in respect of (1), (2) and (8)	32,000 00
8. (*h*) Instalment permanent stock, payable by fixed periodical payments: total subscribed, , on which has been paid	5,339 23

B.—*Terminating Capital Stock or Shares.*

14. (*a*) Fully paid stock: total in force, 506¼ shares at $100 per share, carried to loan fund	50,625 00
15. (*b*) Profits or accrued interest on (14) credited or appropriated but not yet paid	1,548 75
17. (*d*) Prepaid stock: total in force, 2,021 shares at $100 per share, on which has been paid into loan fund	101,050 00
18. (*e*) Profits or accrued interest on (17) credited or appropriated but not paid	9,056 58
20. (*g*) Instalment stock: total issue now in force shares at $100 per share, on which has been paid into loan fund	146,511 58
21. (*h*) Profits or accrued interest on (20) credited or appropriated but not paid out	58,136 81
23. (*j*) Instalments or premiums paid on (20) in advance	240 20

	C.—		
24.	Unclaimed dividends	$ 15 00	$ 633,896 31
	LIABILITIES TO THE PUBLIC.		
27.	Deposits payable on notice	146,409 65	
28.	Interest on deposits, due or accrued or capitalized	4,526 51	
29.	Debentures in Canada	510,370 00	
30.	Interest due and accrued on (29)	7,082 79	
37.	Owing to banks (including interest due and accrued)	79,229 77	
40.	Other liabilities to the public, viz. :—		
42.	(*b*) Sundry accounts	22 65	747,641 37
	Total liabilities		$1,681,537 68

Cr.	*Assets.*		
	I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.		
	A.—*Immovable property owned beneficially by Corporation.*		
5.	(*b*) Freehold land (including buildings) other than foregoing		$ 5,254 79
	B.—*Debts secured by Mortgages of Land.*		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	$1,587,036 12	
10.	(*b*) Debts secured by mortgaged land held for sale	37,925 42	
11.	(*c*) Interest due or accrued on items 9 and 10 and not included therein	21,962 85	1,646,924 39
	C.—*Debts not above enumerated for which the Corporation holds securities as follows:*		
20.	(*h*) Debts secured only by Permanent Stock or Shares of the Corporation.	1,839 82	
21.	(*i*) Debts secured only by terminating stock or shares of the Corporation.	989 54	
26.	(*n*) Interest due or accrued on items 20 and 21 and not included therein	146 40	2,975 76
	E.—*Cash.*		
31.	(*a*) On hand	2,131 66	
32.	(*b*) In banks	755 74	2,887 40
	F.—*Assets not hereinbefore mentioned.*		
37.	(*a*) Office furniture	8,045 34	
38.	(*b*) Debentures and accrued interest	15,450 00	23,495 34
	Total assets		$1,681,537 68

CASH ACCOUNT.

Receipts for the year ending 31st December, 1900.

	I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE.				Total.
	A.—*Balance from 31st December, 1899.*	(Col. 1.)	(Col. 2.)	(Col. 3)	(Col. 4.)
	(*b*) Cash not already shown under (1) :—				
2.	(i) On hand				$ 591 20
	(ii) In bank				14,219 53
	B.—*Sums Received Wholly or Partly on Capital Stock.*				
4.	(*a*) Calls on joint stock permanent capital			$18,150 24	
5.	(*b*) Premiums on (4)	$ 57 00			
8.	(*c*) Dues on instalment building society stock	4,958 90	$27,549 20		50,715 34
	C.—*Receipts on account of Investments, Loans or Debts.*				
	(*a*) On Mortgages of Realty :—				
10.	(i) Principal	273,139 51			
11.	(ii) Interest	130,041 71			
	(*b*) On other securities :—				
12.	(i) Principal	1,757 42			
13.	(ii) Interest or dividends	276 30			
	D.—*Receipts from Real Estate Owned Beneficially by Corporation.*				405,214 94
16.	(*a*) Sales	45,319 62			
17.	(*b*) Rents	2,133 94			
	E.—*Miscellaneous.*				47,453 56
6.	(*c*) Membership of entry fees (being income of Corporation)	7 00			
21.	(*d*) Fines	395 31			
22.	(*e*) Forfeitures or lapses	113 08			
24.	(*g*) Conversions of terminating stocks into permanent stock			4,771 14	5,286 53
	F.—*Borrowed Money.*				
25.	(*a*) Bank advances, discounts or overdrafts	79,229 77			
26.	(*b*) Borrowed by taking deposits	291,084 32			
27.	(*c*) Borrowed on debentures	192,525 00			562,839 09
	G.—*Receipts from other sources:*				
30.	(*a*) Sundry accounts	3,077 73			3,077 73
	Totals				$1,089,397 92

Cash Account.

Expenditure for the year ending 31st December, 1900.

I. Expended on Corporation Account.

	(Col. 1.)	(Col. 2.)	Total (Col. 4.)
A.—*Sums Loaned or Invested on Capital Account.*			
1. (*a*) Loaned on Mortgages of Realty	$599,419 34		
(*b*) Loaned or invested in other Securities, viz.:—			
2. (i) Stocks loans	270 00		
(iii) Debentures	15,000 00		
			$614,689 34
B.—*Expended on Stock Account.*			
8. (*a*) Dividends paid on permanent stock	28,765 39		
9. Dividends paid on terminating stock	10,547 89		
10. Interest paid on terminating stock	22,247 13		
11. Paid for terminating stock withdrawn		$73,733 23	
15. Paid for terminating stock forfeited or lapsed		113 08	
16. Terminating stock converted into permanent		4,771 14	
			140,177 86
C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.*;—			
19. (*b*) Deposits: Principal, $230,653 79; Interest, $4.526.51	235,180 30		
20. (*c*) Debentures issued in Canada: Principal, $35,571.10; Interest, $19.950.	55,521 10		
			290,701 40
D.—*Management Expenses (other than foregoing).*			
25. (*a*) Salaries and fees	16,995 27		
26. (*b*) Commission or brokerage	9,443 58		
28. (*d*) Stationery, postage, printing and advertising	2,905 88		
29. (*e*) Law costs	1,568 40		
30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	4,800 15		
31. (*g*) Travelling expenses	2,058 53		
32. (*h*) Registration fees, Ontario	100 00		
(*i*) Ontario tax	474 50		
(*j*) Elsewhere	100 00		
			38,446 31
E.—*Other Expenditures, viz.*:			
33. (*a*) Office furniture and premises	1,055 00		
34 (*b*) Discount advance payments	155 00		
35. (*c*) Unclaimed dividends paid	45 00		
36. (*d*) Interest on bank overdraft	1,240 61		
			2,495 61
F.—*Balance.*			
37. (*a*) Cash on hand and in bank			2,887 40
Totals			$1,089,397 92

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901, $78,625 00.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901, none.
3. Amount of other existing obligations of the Corporation which will mature in 1901, none.
5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 4 per cent.; on debentures, 4½ per cent.; on debenture stock, none.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 9½ per cent.
7. Of the mortgages held by the Corporation $220,871.77 is on realty situate in Ontario, and $1,404,089.77 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1900, $9,770.03.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900. No., 15; amount, $12,472.08.
10. Aggregate market value of the land mortgaged to the Corporation, about $3,000,000.
11. How often are securities held by the Corporation valued? Yearly.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $5,000; book-keeper, $500; accountant, $500; teller, $1,000.
(*b*) Bonds are executed by Guarantee Company.
13. When were the accounts of the Corporation last audited? 31st December, 1900.
14. Names and addresses of the auditors respectively for 1900: H. Vigeon, F.C.A., Toronto, and W. A. Smith, Toronto.

THE EMPIRE LOAN AND SAVINGS COMPANY.

Head Office, Toronto, Ontario.

Incorporated under the Building Societies Act (R. S. O. 1887, c. 169) by declaration filed with the Clerk of the Peace for the County of Peterborough on 26th day of May, 1893. The original corporate name was The Midland and Western Counties Loan and Savings Society, which name was by Order-in-Council, 28th April, A.D. 1899, changed to the Empire Loan and Savings Company.

The lending and the borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of The Empire Loan and Savings Company, of Toronto, Ontario, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 72 King Street East, in the City of Toronto, in the Province of Ontario.

The Board is constituted of ten directors holding office, five for two years and five for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

Edward Morgan, President, Toronto, Ont.
F. A. Hall, } Vice-Presidents, { Perth, Ont.
James Gardner, } { Meaford, Ont.
Hon. Wm. Wilkinson, Director, Chatham, N.B.
Hon. J. R. Stratton, " Toronto, Ont.
James Hope, " Ottawa, Ont.
C. D. Scott, " Toronto, Ont.
A. C. McRae, Manager-Secretary, Toronto, Ont.

A. Permanent capital stock: Total amount authorized, ...; total amount subscribed, $28,500, as more particularly set out in Schedule A hereto.

Schedule A.

(*a*) *Fixed and Permanent Capital Stock created by virtue of Building Society Acts.*

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$ c.	$
1. Fully called	35	100	3,500	3,500 00	. . ..
3. Partly called.....	250	.....	25,000	1,392 50	23,607 50
Totals	285	.....	28,500	4,892 50	23,607 50

Schedule B.

Shares of terminating or withdrawable stock.	Fully paid.		Prepaid.		Instalment.	
	No.	Amount	No.	Amount	No.	Amount
		$		$		$
Gross total in force at any time in 1900	279	27,900	351	35,100	1,556	155,600
Deductions—*None.*						
In force 31st December, 1900	279	27,900	351	35,100	1,556	155,600
Total amount subscribed $218,600						

Summary of Terminating or Withdrawable Stock in Force at 31st December, 1900.

279 shares fully paid stock at $100 per share, $27,900, on which 28 shareholders have paid in $22,331.92; carried to loan fund	$22,331 92
351 shares prepaid stock (other than above) at $100 per share, $35,100, on which 33 shareholders have paid in $15,327.82; carried to loan fund	15,327 82
1,556 shares instalment stock (payable by fixed periodical payments) at $100 per share, $155,600, on which 76 shareholders have paid in $2,555.34; carried to loan fund	1,088 44
Total carried to loan fund	$38,748 18

Dr. Balance Sheet as at 31st December, 1900.

Capital (Liabilities to Stockholders or Shareholders).		
A.—*Permanent Capital Stock or Shares.*		
8. (*h*) Instalment permanent stock (payable by fixed periodical payments): Total subscribed, $28,500, on which has been paid		$4,892 50
B.—*Terminating Stock or Shares.*		
14. (*a*) Fully paid stock: Total in force, 279 shares at $100 per share; carried to loan fund	$22,331 92	
17. (*d*) Prepaid stock: Total in force, 351 shares at $50 per share, on which has been paid into loan fund	15,327 82	
18. (*e*) Profits or accrued interest on (17) credited or appropriated but not yet paid	96 85	
20. (*g*) Instalment stock: Total issue now in force, 1,556 shares at $100 per share, on which has been paid into loan fund	1,088 44	
		38,845 03
C.—*Liabilities to Stockholders or Shareholders other than as already shown A or B, viz.:*		
24.*Carried to credit of profit and loss account		192 18
Liabilities to the Public.		
41. (*a*) Sundry creditors		376 93
Total liabilities		$44,306 64

Cr. *Assets.*

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—*Immovable property owned by Corporation.*		
5. (*b*) Freehold land (including buildings)		$5,446 43
B.—*Debts Secured by Mortgages of Land.*		
9. (*a*) Debts secured by mortgages of land	$34,148 29	
11. (*c*) Interest due or accrued on item 9	388 82	
		34,537 11
E.—*Cash.*		
33. (*i*) Cash in bank		265 13
F.—*Assets not hereinbefore mentioned.*		
37. (*a*) Sundry debtors	$95 67	
38. (*b*) Office furniture	372 01	
39. (*e*) Charter and preliminary expenses	3,590 29	
		4,057 97
Total assets		$44,306 64

Cash Account.

Receipts for the year ending 31st December, 1900.

	I.—Received by the Corporation for its Own Use.	Col. 2.	Col. 4. Total
	B.—Sums Received Wholly or Partly on Capital Stock.		
4.	(*a*) Calls on permanent capital stock		$4,892 50
6.	(*c*) Sales of fully paid building society stock	$22,331 92	
7.	(*d*) Sales of prepaid building society stock	15,327 82	
8.	(*e*) Dues on instalment building society stock	1,088 44	
			38,748 18
	C.—Receipts on account of investments, loans or debts.		
11.	(*a*) On mortgages of realty :— (ii) Interest and premium		3,947 30
	G.—Receipts from other sources, viz.:		
30.	(*a*) Accrued expense fund		1,466 90
	Totals		$49,054 88

Expenditure for the year ending 31st December, 1900.

	I.—Expended on Corporation Account.		Col. 4.
	A.—Sums Loaned or Invested on Capital Account.		
1.	(*a*) Loaned on mortgages of realty		$34,148 29
6.	(*c*) Real estate purchased		5,446 43
	B.—Expended on Stock Account.		
8.	Dividends paid on permanent and terminating stock	$1,009 44	
			$1,009 44
	D.—Management Expenses (other than foregoing).		
25.	(*a*) Salaries and fees	$1,234 33	
26.	(*b*) Commission	1,998 16	
28.	(*d*) Stationery, postage, printing and advertising	494 14	
30.	(*f*) Fuel, taxes (other than 7 and 32) and rates	512 00	
31.	(*g*) Travelling expenses	151 45	
32.	(*h*) Registration fees	30 00	
	Ontario tax	65 00	
	Elsewhere	170 00	
			4.655 08
	E.—Other Expenditures, viz. :		
33.	(*a*) General expenses	$530 51	
34.	(*b*) Charter	3,000 00	
			3,530 51
	F.—Balance.		
37.	(*b*) Cash in bank		265 13
	Totals		$49,054 88

Miscellaneous Statement for the Year Ending 31st December, 1900.

4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901, $6,100.

6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 9 per cent.

7. Of the mortgages held by the Corporation $28,587.11 is on realty situate in Ontario, and $5,950 is on realty situated elsewhere.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900, No., 1 ; amount, $1,050.

11. How often are securities held by the Corporation valued? Yearly.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $2,000, by Guarantee Company.

13. When were the accounts of the Corporation last audited? 31st December, 1900.

14. Names and addresses of the auditors respectively for 1900 : W. C. Eddis, F.C.A.; George Clay, C.A., Toronto, Ont.

THE EQUITABLE SAVINGS, LOAN AND BUILDING ASSOCIATION.

Head Office, 24 Toronto Street, Toronto.

Incorporated under the Building Societies Act, (R. S. O. 1887, c. 169), by declaration filed with the Clerk of the Peace for the County of York, on the 29th February, 1892, (Decl. Book II., 87.)

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Equitable Savings, Loan and Building Association, of Toronto, Ontario, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 22 Adelaide street east, in the City of Toronto, in the Province of Ontario.

The Board is constituted of three directors and three trustees holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office.

Henry O'Hara, President,	Toronto,	20th February, 1900;	19th February, 1901.
Edward A. Taylor, Director,	"	"	"
Thomas J. Wardell, "	"	"	"
John McGillivray, Trustee,	"	"	"
Joseph F. Eby, "	"	"	"
John C. Copp, "	"	"	"
Edward A. Taylor, Manager,	"	"	"
Thomas J. Wardell, Secretary,	"		

A. Permanent capital stock: Total amount authorized, $500,000; total amount subscribed, $292,800, as more particularly set out in Schedule A hereto.

Schedule A.

(*a*) *Fixed and Permanent Capital Stock created by virtue of Building Society Acts.*

Description.	No. of Shares.	Par value of Shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
		$	$ c.	$ c	$ c.
1. Fully called	2,189	100	218,900 00	218,900 00	
2. Partly called	51	100	5,100 00	2,365 00	2,735 00
3. Instalment	688	100	68,800 00	19,841 43	48,958 57
Totals	2,928		292,800 00	241,106 43	51,693 57

List of Shareholders as at 31st December, 1900.

(Not printed.)

Shares of terminating or withdrawable stock.			Prepaid.		Instalment.		Total.
			No.	Amount.	No.	Amount.	
						$ c.	$ c.
Number and amount in force at 31st December, 1899		15,330	1,187		14,143		335,083 64
Number and amount issued during 1900		671	3		668		
Gross total in force at any time in 1900		16,001	1,190		14,811		
	No. of shares	Amount.					
Deduct as follows:							
Withdrawn and paid off during 1900	1,898	58,460 79			1,698		
Converted into permanent stock during 1900	679	31,324 19	78	12,521 26	601	18,802 93	
Forfeited and lapsed during 1900	220	1,405 81			220		
Total deductions	2,697	91,190 79	78		2,619		
Net total remaining in force at 31st December, 1900			1,112	57,616 19	12,192	287,680 69	345,296 88

Balance Sheet as at 31st December, 1900.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders).

A.—*Permanent Capital Stock or Shares.*

3. (*c*) Ordinary capital fully called; total called, $ total paid thereon.	$ 241,106 43	
4. (*d*) Dividends declared in respect of (3) not yet paid	8,047 97	
Calls on permanent stock	43,645 60	

B.—*Terminating Capital Stock or Shares.*

17. (*d*) Prepaid stock; total in force shares at $ per share, on which has been paid into Loan Fund	52,225 91	
18. (*e*) Profits or accrued interest on (17) credited or appropriated but not yet paid	5,390 28	
20. (*g*) Instalment Stock paid into Loan Fund	268,528 93	
21. (*h*) Profits or accrued interest on (20) credited or appropriated but not paid out	19,151 76	
		$ 638,096 88

C.—*Liabilities to Stockholders or Shareholders other than as already shown under A. or B., viz.:*

24. Reserve Fund	6,241 00	
25. Balance due by Association	3,780 46	
26. Balance at Credit Profit and Loss Account	2,676 60	12,698 06
		$650,794 94

Liabilities to the Public.

29. Debentures issued in Canada	2,000 00	2,000 00
Total liabilities		$652,794 94

CR. *Assets.*

I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.

B.—*Debts secured by Mortgages of Land.*

9. (*a*) Debts (other than item 10) secured by mortgages of land	$476,066 29		
10. (*b*) Debts secured by mortgaged land held for sale	18,716 62		
			$494,782 91

C.—*Debts not above enumerated for which the Corporation holds security as follows :*

20. (*h*) Debts secured only by Permanent Stock or Shares of the Corporation.	3,291 59		
21. (*i*) Debts secured only by terminating stock or shares of the Corporation	21,873 00		
22. (*j*) Call loans on stocks and debentures	72,323 85		
			97,488 44

E.—*Cash.*

32. (*a*) On hand	$318 90		
(*b*) In banks	10,181 26		
			10,500 16

F.—*Assets not Hereinbefore Mentioned.*

37. (*a*) Insurance premiums due by borrower	647 49		
38. (*b*) License account	1,000 00		
39. (*c*) Office furniture	717 42		
40. (*d*) Balances due association	4,012 92		
41. (*e*) Calls on permanent stock unpaid	43,645 60		
			50,023 43
Total assets			$652,794 94

CASH ACCOUNT.

Receipts for the year ending 31st December, 1900.

I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE.	(Col. 1.)	(Col. 2.)	(Col. 3.)	Total (Col. 4.)
A.—*Balances from 31st December, 1899.*				
1. Capital account				$4,281 40
B.—*Sums Received wholly or Partly on Capital Stock.*				
4. (*a*) Calls on permanent capital			$41,750 20	
5. (*b*) Premiums on 4			306 00	
				42,056 20
7. (*d*) Sales of prepaid building society stock		$881 11		
8. (*e*) Dues on instalment building society stock		92,969 37		
				93,850 48
C.—*Receipts on account of Investments, Loans or Debts.*				
(*a*) On mortgages of realty :—				
10. (i) Principal			$106,210 75	106,210 75
11. (ii) Interest	$42,699 72			42,699 72
D.—*Receipts on Real Estate Owned Beneficially by Company.*				
16. (*a*) Sales 17. (*b*) Rents				29,537 13
E.—*Miscellaneous.*				
18. (*a*) Commission or brokerage	261 58			
21. (*d*) Fines	317 64			
22. (*e*) Forfeiture or lapses	1,405 81			
Expense permanent stock	3,768 60			
Expense prepaid stock	821 94			
				6,575 57
G.—*Receipts from other sources, viz :*				
30. (*a*) Arrears, interest repaid	3,445 99			
(*b*) Arrears, insurance, etc., repaid	470 48			
(*c*) Commission on insurances	942 37			
(*d*) Agents' balances repaid	1,709 27			
				6,568 11
Totals				$331,779 36

Cash Account

Expenditure for the year ending 31st December, 1900.

I.—Expended on Corporation Account.

A.—*Sums loaned or invested on Capital Account.*

	Col. 1.	Col. 2.	Col. 3.	Col. 4.
1. (*a*) Loaned on mortgages of realty			$93,330 72	
(*b*) Loaned on other securities:				
(i) Call loans on stocks and debentures			72,323 85	
				$165,654 57

B.—*Expended on Stock Account.*

8. Dividends paid on permanent stock	$11,885 88		
9. Dividends paid on terminating stock	2,012 00		
			13,897 88
11. Paid for terminating stock withdrawn		$58,460 79	
16. Terminating stock converted into permanent		31,324 19	
			89,784 98

C.—*Borrowed Money other than foregoing or interest thereon paid, viz.:*

20. (*c*) Debentures issued in Canada: Principal, $1,000; interest, $92.62				1,092 62

D.—*Management Expenses (other than foregoing):*

25. (*a*) Salaries and fees	$11,526 74	
26. (*b*) Commission or brokerage	5,545 65	
27. (*c*) Advance to agents	2,036 93	
28. (*d*) Stationery, postage, printing and advertising	1,608 95	
30 (*f*) Fuel, rent, taxes (other than in 7 and 32), and rates	1,234 72	
31. (*g*) Travelling expenses	952 10	
Expenses of permanent stock, $3,768.60; expenses of prepaid stock, $1,071.41	4,840 01	
		27,745 10

E.—*Other Expenses, viz.:*

33. (*a*) Property account	$22,453 35	
34. (*b*) Discount	3 21	
36. (*d*) Insurance due by borrowers	647 49	
		23,104 05

F.—*Balance.*

37. (*b*) Cash on hand and in banks	10,500 16
Totals	$331,779 36

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901. None.
3. Amount of other existing obligations of the Corporation which will mature in 1901. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901. None.
5. Average rate of interest per annum paid by the Corporation during 1900. On deposits, none; on debentures, 4½ per cent.; on debenture stock, none.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 8 per cent.
7. Of the mortgages held by the Corporation $126,785.00 is on realty situate in Ontario, and $367,997.91 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1900, 21.
10. Aggregate market value of the land mortgaged to the Corporation, $1,063,238 00.
11. How often are the securities held by the Corporation valued? Yearly and from time to time on audit.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $5,000; Secretary, $5,000; Cashier, $2,000. By Guarantee Company.
13. When were the accounts of the Corporation last audited? 31st December, 1900.
14. Names and addresses of the auditors respectively for 1900 and 1901 (if appointed)? H. R. O'Hara, Toronto; George Clay, Toronto.

THE GLOBE SAVINGS AND LOAN COMPANY.

Head Office, Toronto, Ontario.

Incorporated under the Building Societies' Act (R. S. O. 1887, c. 169), by declaration filed with the Clerk of the Peace for the County of York, on the 9th February, 1892. (Decl. Book II, 89.)

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205; 1900; c. 27.

Annual Statement

Of the condition and affairs of the Globe Savings and Loan Company, of Ontario, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 73 Victoria street in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

E. F. B. Johnson, K.C., President, Toronto, Ont.:	1st January, 1900;	31st December, 1900.
John Flett, Vice-President, Toronto, Ont.,	"	"
Henry Lowndes, Director, Toronto, Ont.,	"	"
Col. A. H. Macdonald, Director, Guelph,	"	"
L. P. D. Tilley, Director, St. John, N.B.,	"	"
J. Girvin, Director, Winnipeg, Man.,	"	"
E. W. Day, Managing Director and Secretary, Toronto,	"	"

A. Permanent capital stock: total amount authorized, $1,000,000; total amount subscribed, $999,535, as more particularly set out in Schedule A hereto.

Schedule A.

(a)—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1900.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of Shares.	Par value of shares.	—		
		$	$	$ c.	$ c
1. Full paid	17,824	100; 65 & 20	661,035	436,385 65	224,649 35
2. Partly called	3,385	100	338,500	36,934 86	301,565 14
Totals	21,209	.....	999,535	473,320 51	526,214 49

List of Shareholders as at 31st December, 1900.

(Not printed.)

Schedule B.

—	Fully paid. No.	Fully paid. Amount	Prepaid. No.	Prepaid. Amount	Instalment. No.	Instalment. Amount.	Total.
		$		$		$	$
Shares of Terminating or Withdrawable Stock.							
Number and amount in force at 31st Dec., 1899.	59	5,900	680	68,000	7,883¾	788,375	862,275
" " issued during 1900	.	.....	...	.....	.. ....	... .	....
Gross total in force at any time in 1900.....	59	5,900	680	68,000	7,883¾	788,375	862,275
Deduct as follows:	No. of shares	Amount					
		$					
Withdrawn and paid off during 1900	1,685¼	168,525	20	2,000	102	10,200	1,563¼	156,325	168,525
Forfeited and lapsed during 1900	331¼	33,125	....	.. ..	....	.....	331¼	33,125	33,125
Total deductions.....	2016½	....	20	2,000	102	10,200	1,894½	189,450	201,650
Net total remaining in force at 31st Dec., 1900.			39	3,900	578	57,800	5,989¼	598,925	660,625

39	shares fully paid stock at $100 per share,	$	3,900	on which	16	shareholders have paid into Loan Fund	$ 3,900 00
578	shares prepaid stock at 100	"	57,800	"	115	"	35,670 30
5,989¼	shares instalment stock at 100	"	598,925	"	861	"	194,176 42
6,606¼	Totals..		$660,625		992		$233,746 72

Total amount distributed or credited in 1900:

(1) As interest..... .... $ 242 50
Rate of such interest per cent. per annum, 6 per cent.

(2) As dividends out of profits. 12,113 90
Rate or rates per cent. of such dividends, 6 per cent.

Balance Sheet as at 31st December, 1900.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders).			
A.—Permanent Capital Stock or Shares.			
1. (*a*) Ordinary permanent capital fully called: total called, $661,035; total paid thereon	$436,385 65		
2. (*b*) Ordinary permanent capital, 20 per cent. called, 67,700; total paid thereon	36,934 86		
4. (*d*) Dividend declared in respect of (1) and (2) but not yet paid.....	11,892 22		
			$485,212 73
B.—Terminating Capital Stock or Shares.			
14. (*a*) Fully paid stock: Total in force 39 shares at $100 per share carried to Loan Fund	$ 3,900 00		
15. (*b*) Profits or accrued interest on (14) credited or appropriated but not yet paid	53 26		
17. (*d*) Prepaid stock: Total in force 578 shares at $100 per share, on which has been paid into Loan Fund	35,670 30		
20. (*g*) Instalment stock: Total issue now in force 5,989¼ shares at $100, on which has been paid into Loan Fund	194,176 42		
			233,799 98
C.—Liabilities to Stockholders or Shareholders other than as already shown under A. or B., viz.			
24. Reserve Fund	$20,392 84		
25. Contingent account....	3,000 00		23,392 84
			$742,405 55
Liabilities to the Public.			
27 Deposits payable on notice	$19,548 79		
29. Debentures issued in Canada	93,550 00		
30. Interest due and accrued on (29).....	1,502 08		
39. Due on loans in process of completion or to pay assumed mortgages.....	13,375 00		
40. Other liabilities to the public, viz:			
41 Sundry personal accounts.....	1,596 59		129,572 46
Total liabilities			$871,978 01

Or.	*Assets.*		
	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—*Immovable Property owned beneficially by Corporation.*		
5. (*b*)	Freehold land (including buildings) other than foregoing		$ 26,363 94
	B.—*Debts secured by Mortgages of Land.*		
9. (*a*)	Debts (other than item 10) secured by mortgages of land		792,864 00
	C.—*Debts not above enumerated for which the Corporation holds securities as follows:*		
20. (*h*)	Debts secured only by permanent stock or shares of the Corporation	$10,419 34	
21. (*i*)	Debts secured only by terminating stock or shares of the Corporation and life insurance policies assigned	10,735 26	21,154 60
	E.—*Cash.*		
31. (*a*)	On hand	3,744 35	
32. (*b*)	In banks	21,905 66	25,650 01
	F.—*Assets not hereinbefore mentioned.*		
37. (*a*)	Office fittings		900 00
39. (*c*)	Sundry personal accounts		5,045 46
	Total assets		$871,978 01

Cash Account.

Receipts for the year ending 31st December, 1900

	I.—Received by the Corporation for its Own Use. A.—*Balances from 31st December, 1899.*	(Col. 1.)	(Col. 2.)	(Col. 3.)	(Col. 4.)
	(*b*) Cash (not already shown under (1)):—				
2.	(i) On hand				$ 407 83
3.	(ii) In bank				8,631 39
	B.—*Sums Received Wholly or Partly on Capital Stock.*				
4. (*a*)	Call on joint stock permanent capital			$12,910 08	12,910 08
5. (*b*)	Premiums on (4)	$ 747 85			747 85
7. (*d*)	Sales of prepaid building society stock (credited profits)		$ 2,021 53		
8. (*c*)	Dues on instalment building society stock		46,886 58		48,908 11
	C.—*Receipts on account of Investments, Loans or Debts.*				
	(*a*) On mortgages of realty:—				
10.	(i) Principal	$145,834 36			
11.	(ii) Interest	75,883 86			221,718 22
	(*b*) On other securities:—				
12.	(ii) Interest	$1,627 05			
	(*c*) Unsecured debts:—				
	(i) Principal	3,014 41			4,641 46
	D.—*Receipts from Real Estate.*				
16. (*a*)	Sales	$7,360 67			
17. (*b*)	Rents	1,476 20			8,836 87
	E.—*Miscellaneous.*				
18. (*a*)	Commission	451 37			
(*h*)	Transfer fees	10 70			462 07
	F.—*Borrowed Money.*				
26. (*b*)	Borrowed by taking deposits	$57,808 14			
27. (*c*)	Borrowed on debentures	14,100 00			71,908 14
	G.—*Receipts from other Sources, viz.:*				
30. (*a*)	Dividends held at shareholders' credit	$11,892 22			
(*b*)	Cash advanced in 1899 to close loans	6,425 00			
(*c*)	Increase in Reserve Fund and Contingent Acc't.	13,564 23			31,881 45
	Total				$411,053 47

Cash Account

Expenditure for the year ending 31st December, 1900.

	1.—Expended on Corporation Account.	(Col. 1.)	(Col. 2.)	(Col. 4.)
	A.—*Sums Loaned or Invested on Capital Account.*			
1	(*a*) Loaned on mortgages of realty	$170,519 16		
	(*b*) Loaned or invested in other securities, viz.:			
2.	(i) Company's shares	3,021 11		
	(ii) " " life insurance policies assigned	198 91		
				$173,739 18
	B.—*Expended on Stock Account.*			
8.	Dividends paid on permanent stock	$23,327 99		
9.	Dividends paid on terminating stock	242 50		
10.	Interest on terminating stock	12,113 90		
				35,684 39
11.	Paid for terminating stock withdrawn		$46,707 09	46,707 09
13.	Profits paid on (11) and (12)	3,129 44		3,129 44
	C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.:*			
18.	(*a*) Bank account	26,388 59		
19.	(*b*) Deposits: Principal, $55,684.22; interest, $755.32	56,439 54		
20.	(*c*) Debentures issued in Canada: Principal, $3,400; interest, $4,350.24	7,750 24		
	(*h*) Discount on payments in advance	32 39		
				90,610 76
	D.—*Management Expenses (other than foregoing).*			
25.	(*a*) Salaries and fees	$7,088 75		
26.	(*b*) Commission or brokerage	5,986 98		
27.	(*c*) Salaries to agents			
28	(*d*) Stationery, postage, printing, advertising and exchange	1,525 43		
29.	(*e*) Law costs	194 58		
30.	(*f*) Fuel, rent, taxes (other than 7 and 32) and rates	499 92		
31.	(*g*) General expenses	695 97		
32.	(*h*) Registration Fee	75 00		
				16,066 63
	E.—*Other Expenditures, viz.:*			
33.	(*a*) Municipal and Provincial taxes	$926 52		
34.	(*b*) Written off real estate	2,772 50		
35.	(*c*) Transferred to Contingent account and Reserve Fund	13,564 23		
36.	(*d*) Sundry personal accounts	2,113 17		
	(*e*) Office fittings	89 55		
				19,465 97
	F.—*Balance.*			
37.	(*a*) Cash on hand and in banks			25,650 01
	Totals			$411,053 47

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901, $35,350.

5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 4 per cent.; on debentures, 4.75 per cent.

6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 6 to 10½ per cent.; on other securities, 7 and 8 per cent.

7. Of the mortgages held by the Corporation $134,945.68 is on realty situate in Ontario, and $645,565.57 is on realty elsewhere.

8. Loans written off or transferred to real estate account during 1900, written off, $10,644.38.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken in 1900? No. 34; amount, $31,883.88.

11. How often are securities held by the Corporation valued? Annually.

12. (a) What officers of the Corporation are under bond and for what sum respectively? Managing Director, $3,000. By Guarantee Company.

13. When were the accounts of the Corporation last audited? 31st December, 1900.

14. Names and address of the auditors respectively for 1900 and 1901? F. Roper, Toronto, Ont.; F. S. Sharpe, F.C.A., St. John, N.B.

THE HOME BUILDING AND SAVINGS ASSOCIATION, OF OTTAWA.

Head Office, Ottawa, Ontario.

Incorporated under the Building Societies Act (R. S. O. 1887, c. 169) by declaration filed with the Clerk of the Peace for the County of Carleton, on the 24th June, 1890. (Decl. Book II., 119.) The Company, for purposes of distinction, ordinarily uses the words "of Ottawa" as part of its corporate name, but those words do not appear in the declaration of incorporation.

The lending and the borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Home Building and Savings Association, of Ottawa, Ont., at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 52 Sparks Street, in the City of Ottawa, in the Province of Ontario.

The Board is constituted of seven directors holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

John R. Armstrong,	President,	Ottawa; January, 1899,	January, 1901.
A. P. Bradley,	Vice-President,	" "	"
M. Kavanagh,	Director,	" "	"
Geo. P. Brophy,	"	" 1900,	1902.
Geo. Hutchison,	"	" "	"
J. H. Thompson,	"	" 1899,	1901.
E. B. Butterworth,	"	" 1900,	1902.

C. A. Douglas, Secretary-Treasurer, Ottawa; 24th June, 1890.

Schedule B.

	Instalment.	
	Number.	Amount.
Shares of Terminating or Withdrawable Stock.		$
Number and amount in force at 31st December, 1899	1,738	347,600
" issued during 1900	239	67,800
Gross total in force at any time in 1900	2,077	415,400
Deduct as follows:		
Withdrawn and paid off during 1900	206	41,200
Net total remaining in force at 31st December, 1900	1,871	374,200

1,871 shares Instalment Stock at $1.00 per share of $200 on which — shareholders have paid into Loan Fund $127,976.

Balance Sheet as at 31st December, 1900

Capital and Liabilities.

Dr.

Capital (Liabilities to Stockholders or Shareholders).		
B.—Terminating Capital Stock or Shares.		
20. (*g*) Instalment stock: Total issue now in force, $1,871 shares at $200 per share, $374,200, on which has been paid into Loan Fund	$127,861 00	
21. (*h*) Profits or accrued interest on (20) credited or appropriated but not paid out	41,765 39	
22. (*i*) Profits or accrued interest on (20) not credited or appropriated	265 58	
23. (*j*) Instalments or premiums paid on (20) in advance	115 00	
C.—Liabilities to Stockholders or Shareholders other than already shown under A or B, viz.:		
24. Instalments due	826 00	
		$170,832 97

Assets

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.		
B.—Debts Secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$158,412 05	
C.—Debts not above enumerated for which the Corporation Holds Securities as follows:		
21. (*i*) Debts secured only by terminating stock or shares of the Corporation.	23,620 00	
22. (*j*) Debts secured by terminating stock, being arrears of instalments	1,806 39	
E.—Cash.		
(ii) Cash in bank	6,994 53	
Total assets		$170,832 97

Cash Account.

Receipts for the year ending 31st December, 1900.

I.—Received by the Corporation for its Own Use.		
B.—Sums Received Wholly or Partly on Capital Stock.		
8. (*e*) Dues on instalment building stock		$22,823 00
C.—Receipts on account of Investments, Loans or Debts.		
(*a*) On Mortgages of Realty—		
10. (1) Principal		32,378 28
(*b*) On other Securities. Loans on stock:		
12. (1) Principal		6,063 00
13. (*c*) Interest on deposit in bank		245 85
E.—Miscellaneous.		
19. (*b*) Premium or bonus on loans		11,041 66
20. (*c*) Membership or entry fee (being income of Corporation)		93 50
21. (*d*) Fines		330 46
G.—Receipts from other Sources, viz.:		
30. (*a*) Transfers		17 50
Totals		$72,993 25

Cash Account

Expenditure for the year ending 31st December, 1900.

I.—Expended on Corporation Account.

	(Col. 2.)	(Col. 4.)
A.—*Sums Loaned or Invested on Capital Account.*		
1. (*a*) Loaned on mortgages of realty (including 7 (e) if no separate account therefor)	$50,237 37	
(*b*) Loaned or invested in other securities	9,660 00	
		$59,897 37
B.—*Expended on Stock Account.*		
11. Paid for terminating stock withdrawn	$168 00	
13. Profits paid on (11)	14 28	
		182 28
C.—*Borrowed Money.*		
19. (*b*) Bank overdraft	$4,501 56	4,501 56
D.—*Management Expenses (other than foregoing).*		
25. (*a*) Salaries and fees	1,118 30	
26. (*b*) Commission or brokerage	35 25	
28. (*d*) Stationery, postage, printing and advertising	45 33	
32. (*h*) Registration fee	30 00	
		1,228 88
E.—*Other Expenditures, viz.:*		
34. (*b*) Taxes (municipal and government)	$109 03	
35. (*c*) Over payment	79 60	
		188 63
F.—*Balance.*		
(*i*) Cash in bank		6,994 53
Total		$72,993 25

Miscellaneous Statement for the Year Ending 31st December, 1900.

6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 7 2-5 per cent. ; on other securities, 6 per cent.

7. Of the mortgages held by the Corporation $138,412.05 is on realty situate in Ontario.

11. How often are the securities held by the Corporation valued? At time loan is effected.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Secretary-Treasurer, $2,000, private sureties.

13. When were the accounts of the Corporation last audited? 7th January, 1901.

14. Names and address of the auditors respectively for 1900 and 1901 (if appointed). N. McIntosh and A. Bayly, Ottawa.

THE LONDON LOAN COMPANY OF CANADA.

Head Office, London, Ontario.

Incorporated under the Building Societies Acts, (Consol. Stat. U. C. chap. 53,) by declaration filed with the Clerk of the Peace for the County of Middlesex, 2nd May, 1877.

The lending and the borrowing powers are governed by the Loan Corporations Act, R. S. O 1897, c. 205 ; 1900, c 27.

Annual Statement

Of the condition and affairs of the London Loan Company of Canada, of London, Ontario, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 433 Richmond street, in the City of London, in the Province of Ontario.

The Board is constituted of five directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office :

R. W. Puddicombe, President, London ; 8th February, 1900, 14th February, 1901.
J. A. Nelles, M.D., Vice-President, London ; " "
Geo. G. McCormick, 2nd Vice-President, London ; " "
Albion Parfitt, Director, London ; 22nd October, "
Thomas Kent, (Resigned).
M. J. Kent, Manager, London ; at discretion of Directors.

A. Permanent capital stock : Total amount authorized, not limited ; total amount subscribed $678,550, as more particularly set out in Schedule A hereto.

Schedule A.

(a) Fixed and Permanent Capital Stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1900.			Total amount of actual payments thereon.	Total amount unpaid.
	No. of shares.	Par value.	—		
		$	$	$	$
1. Fully called	13,571	50	678,550	678,550	.....

List of Shareholders as at 31st December, 1900.

(Not printed.)

Schedule B.

	Instalment.	
	No.	Amount.
Shares of Terminating or Withdrawable Stock.		$
Number and amount in force at 31st December, 1900	23	1,150 00
" issued during 1900. None.		
Deductions. None.		
Net total remaining in force at 31st December, 1900	23	1,150 00

Summary of terminating or withdrawal stock in force 31st December, 1900:

Twenty-three shares instalment stock (payable by fixed periodical payment) at $50 per share, $1,150, on which five shareholders have paid into Loan Fund $31.32.

Total amount distributed or credited in 1900:

(2) As dividends out of profits, $1.66.

Rate or rates per cent. of such dividends, 6 per cent.

Balance Sheet as at 31st December, 1900

Dr. *Capital and Liabilities*

	Capital (Liabilities to Stockholders or Shareholders.)		
	A.—*Permanent Capital Stock or Shares.*		
1.	(*a*) Ordinary joint stock capital fully called.	$ 678,350 00	
5.	(*e*) Unappropriated profits in respect of (1)	167 52	
6.	(*f*) Reserve fund in respect of (1)	87,500 00	
			$ 766,217 52
	B.—*Terminating Capital Stock or Shares.*		
20	(*g*) Instalment stock: Total issue now in force, 23 shares at ..... per share of $50, on which has been paid into Loan Fund	31 32	31 32
			$ 766,248 84
	Liabilities to the Public.		
27.	Deposits payable on notice	$ 470,768 24	
29.	Debentures issued in Canada	190,070 01	
30.	Interest due and accrued on (29)	3 264 64	
31.	Debentures issued elsewhere than in Canada	106,579 66	
32.	Interest due and accrued on (31)	625 21	771,307 76
	Total liabilities		$1,537,556 60

Cr *Assets.*

	I.—Assets of which the Corporation is the Benefical Owner.		
	B.—*Debts secured by Mortgages of Land.*		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	$1,431,964 00	
10.	(*b*) Debts secured by mortgaged land held for sale	1,700 00	
			$1,433,664 00
	C.—*Debts not above enumerated for which the Corporation holds securities as follows:*		
14.	(*b*) Debts secured by Municipal Bonds or Debentures	$ 613 00	
16.	(*d*) Debts secured by Loan Corporations Debentures	5,563 00	
20.	(*h*) Debts secured only by Permanent Stock or Shares of the Corporation.	87,776 00	
22.	(*i*) " by other Loan Companies' Stocks	3,037 00	96,989 00
	E.—*Cash.*		
31.	(*c*) On hand	2,977 97	
32.	(*b*) In bank	3,925 63	6,903 60
	Total assets		$1,537,556 60

Cash Account.

Receipts for the year ending 31st December, 1900.

		Total, (Col. 4.
	I.—Received by the Corporation for its Own Use.	
	A.—*Balance from 31st December, 1899.*	
	(*b*) Cash (not already shown under (1)):	
2.	(i) On hand	$ 3,500 58
3.	(ii) In bank	7,217 18
	B.—*Sums received wholly or partly on Capital Stock.*	
8.	(*e*) Dues on Instalment building society stock	6 66
	C.—*Receipts on account of Investments, Loans or Debts.*	
	(*a*) On mortgages of realty:—	
10.	(i) Principal	288,867 02
11.	(ii) Interest	79,997 92
	(*b*) On other securities: Included in 10 and 11.	
	F.—*Borrowed Money.*	
26.	(*b*) Borrowed by taking deposits	1,295,755 61
27.	(*c*) Borrowed on debentures	122,191 85
	Totals	$1,797,536 82

Cash Account.

Expenditure for year ending 31st December, 1900.

I. Expended on Corporation Account.

	(Col. 1.)	Total, (Col. 4.)
A.—*Sums Loaned or Invested on Capital Account.*		
1. (*a*) Loaned on mortgages of realty		$ 244,315 38
(*b*) Loaned or invested in other securities		87,383 50
B.—*Expended on Stock Account.*		
8. Dividends paid on permanent stock	$ 40,713 00	
9. Dividends paid on terminating stock	1 66	
		40,714 66
C.—*Borrowed money (other than foregoing) or Interest thereon paid, viz.:*		
19. (*b*) Deposits : Principal, $1,312,035 29 ; interest $14,617.83		1,326,653 12
20. (*c*) Debentures issued in Canada : Principal, 65,444.78 ; interest, $7,349.46		72,794 24
21. (*d*) Debentures issued elsewhere : Principal, 4,379.97 ; interest, 3.582.68		7,962 65
D.—*Management expenses (other than foregoing.)*		
25. (*a*) Salaries and fees		5,875 74
26. (*b*) Commission or brokerage		1,013 57
28. (*d*) Stationery, postage, printing and advertising		472 10
30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates, etc		2,142 44
31. (*g*) Travelling expenses		278 05
32. (*h*) Registration Fees		100 00
E.—*Other Expenditures, viz.:*		
33. (*a*) Sundries		635 16
34. (*b*) Interest		292 61
F.—*Balance.*		
(*b*) Cash on hand and in various banks		6,903 60
Totals		$ 1,797,536 82

Miscellaneous Statement for the Year Ending 31st December 1900.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901, 29,934 83.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901, $13,140 00.
3. Amount of other existing obligations of the Corporation which will mature in 1901. No answer.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901, 596,104.00.
5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 3.0757 per cent.; on debentures, 4.029 per cent.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 5.2 per cent.; on other securities, 4.5 per cent.
7. Of the mortgages held by the Corporation $1,431,964.00 is on realty situate in Ontario.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken in 1900. No., 8 ; amount, $21,664.00.
10. Aggregate market value of the land mortgaged to the Corporation, $2,632,595.00.
11. How often are the securities held by the Corporation valued ? When necessary for safety.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? The Manager, $5,000 cash and $10,000 private bonds ; Accountant, $10,000, private bonds ; Cashier, $5,000, private bonds, $5,000 by Guarantee Co'y ; Mortgage Clerk, $1,000, Guarantee Company ; Ledger Keeper, $2,000, private bonds.
13. When were the accounts of the Corporation last audited ? 31st December, 1900.
14. Names and addresses of the auditors respectively for 1900. W. J. Carson, London, Ont.; C. A Kingston, London, Ont.

THE NIAGARA FALLS BUILDING, SAVINGS AND LOAN ASSOCIATION.

Declaration of incorporation filed with the Clerk of the Peace for the County of Welland, on the 5th March, 1894. (Decl. Book I, 29.)

Incorporated under the Building Societies' Act, R. S. O. 1887, c. 169, s. 2, as amended by 56 V. c. 31, s. 1, which (continued by R. S. O. 1897, c. 205, s. 8 (4) has the effect of limiting the operations of the Association to the County of Welland.

The lending and the borrowing powers are covered by the Loan Corporations Act, R. S. O. 1897, c. 205 ; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Niagara Falls Building, Savings and Loan Association of Niagara Falls, Ontario, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on Erie Avenue, in the Town of Niagara Falls, in the Province of Ontario.

The Board is constituted of ten directors, holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office :

R. P. Slater,	Vice-President,	Niagara Falls, Ont.,	18th April, 1899,	16th April, 1901.
Alex. Logan,	Director	"	"	"
James Barry	"	"	"	"
J. H. McGarry, M.D.	"	"	"	"
J. C. Rothery,	"	"	17th April, 1900,	15th April, 1902.
W. W. Robertson	"	Niagara Falls Centre	"	"
James Bampfield,	"	Niagara Falls	"	"
James Harriman,	"	"	"	"
R F. Carter	"	"	"	"
Janet L. Harriman,	Secretary	"	25th Sept., 1900,	16th April, 1901.

Schedule B.

—	Prepaid.		Instalment.		Total.
	No.	Amount.	No.	Amount.	
		$		$	$
Sales of Terminating or Withdrawable Stock.					
Number and amount in force at 31st December, 1899	42	5,460	936	36,119 75	41,579 75
" issued during 1900	2	260	188	11,884 88	12,144 88
Grand total in force at any time in 1900	44	5,720	1,124	48,004 63	53,724 63
Deduct as follows: Withdrawn and paid off during 1900	6	780	148	6,411 50	7,191 50
Net total remaining in force at 31st December, 1900	38	4,940	976	41,593 13	46,533 13

38 shares prepaid stock at $130 per share,	$4,940, on which	16 shareholders have paid into Loan Fund..		$4,940 00
976 " instalment stock at $130 "	126,880, "	192 shareholders have paid in..		41,593 13
	$131,820	208		$46,533 13

Total amount distributed or credited in 1900 :—

(2) As dividends paid out of profits: On prepaid stock, $319.54 ; on instalment stock, $2,528.05. Rate or rates per cent. of such dividends, 5½, 6, 6½ : on instalment stock, 7 per cent.

Balance Sheet as at 31st December, 1900.

Capital and Liabilities.

Dr.

Capital (Liabilities to Stockholders or Shareholders).		
B.—Terminating Capital Stock or Shares.		
17. (*d*) Prepaid stock: total in force, 38 shares at $130 per share, on which has been paid into loan fund	$4,940 00	
20. (*g*) Instalment stock: total issue now in force, 976 shares at $130 per share, $126,880.00, on which has been paid into loan fund	41 593 13	
21. (*h*) Profits or accrued interest on (20) credited or appropriated but not paid out	7,748 92	
22. (*i*) Profits or accrued interest on (20) not credited or appropriated	1,382 42	
		$55,664 47
Liabilities to the Public.		
37. Owing to banks (including interest due or accrued)	500 00	
39. Due on loans in process of completion or to pay assumed mortgages	1,950 00	2,450 00
Total liabilities		$58,114 47

Assets.

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
5. (*b*) Freehold land (including buildings) other than foregoing	$365 57	$365 57
B.—Debts Secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	57,070 00	
10. (*b*) Debts secured by mortgaged land held for sale	139 00	
		57,209 00
E.—Cash.		
32. (*b*) In bank		389 90
F.—Assets not hereinbefore mentioned.		
37. (*a*) Office furniture		150 00
Total assets		$58,114 47

Cash Account.

Receipts for the year ending 31st December, 1900.

I.—Received by the Corporation for its Own Use.			
A.—Balances from 31st December, 1899.			
(*b*) Cash (not already shown under (1)):—	(Col. 1)	(Col. 2.)	Total (Col. 4.)
3. (ii) In bank		$265 29	$265 29
B.—Sums received wholly or partly on Capital Stock.			
7. (*d*) Sales of prepaid building society stock		260 00	
8. (*e*) Dues on instalment building society stock (not including dues from borrowers)		4,798 13	
			5,058 13
C.—Receipts on account of Investments, Loans or Debts.			
(*a*) On mortgages of Realty:—			
10. (i) Principal		10,336 75	
11. (ii) Interest		2,369 75	
			12,706 50
E.—Miscellaneous.			
19. (*b*) Premium or bonus on loans	$690 00		
20. (*c*) Membership or entry fees (being income of corporation)	50 25		
21. (*d*) Fines	68 10		
			808 35
F.—Borrowed Money.			
25. (*a*) Bank or other advances, discounts or overdrafts		2,445 00	2,445 00
G.—Receipts from other sources, viz.			
30. (*a*) Rebate of insurance premiums	3 50		3 50
Totals	$811 85	$20,474 92	$21,286 77

Cash Account.

Expenditure for the year ending 31st December, 1900

I.—Expended on Corporation Account.

A.—*Sums Loaned or Invested on Capital Account.*	(Col. 1.)	(Col. 2.)	Total (Col. 4.)
1. (*a*) Loaned on mortgages of realty		$8,970 00	$8,970 00
7. (*d*) Incumbrances on Realty paid off	$129 00		
(*e*) Insurances advanced on property mortgaged to Corporation	10 00		
			139 00
B.—*Expended on Stock Account.*			
9. Dividends paid on terminating stock	$319 54		319 54
11. Paid for terminating stock withdrawn		7,191 50	
13. Profits paid on (11)		522 78	
			7,714 28
C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.*:			
18. (*a*) Bank account (principal and interest)		3,271 99	3,271 99
D.—*Management Expenses (other than foregoing).*			
25. (*a*) Salaries and fees	$271 50		
26. (*b*) Commission or brokerage	3 00		
28. (*d*) Stationery, postage, printing and advertising	28 74		
30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	62 50		
33. (*h*) Registration fees	30 00		
			395 74
E.—*Other Expenditures, viz.*:			
33. (*a*) Auditors' fees	$15 00		
34. (*b*) Moving safe	15 00		
35. (*c*) Sundries	8 88		
36. (*d*) Taxes	47 44		
			86 32
F.—*Balance.*			
(*b*) Cash in various banks	$389 90		389 90
Totals	$1,330 50	$19,956 27	$21,286 77

Miscellaneous Statement for the Year Ending 31st December, 1900.

6 Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 6 per cent.

7. Of the mortgages held by the Corporation, $57,070 is on realty situate in Ontario.

10. Aggregate market value of the land mortgaged to the Corporation, $77,975.

11. How often are the securities held by the Corporation valued? Whenever deemed necessary; property all near at hand.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Treasurer, $2,000; solicitor, $1,000. By private sureties.

13. When were the accounts of the Corporation last audited? April 1st, 1900.

14. Names and addresses of the auditors respectively for 1900 and 1901 (if appointed)? W. J. McMurray and D. M. Walker for 1900; for 1901, W. J. McMurray and H. E. Simpson.

THE ONTARIO PERMANENT BUILDING AND LOAN ASSOCIATION.

Head Office, Woodstock, Ont.

Incorporated under the Building Societies' Act, (R.S.O. 1887, c. 169), by declaration filed with the Clerk of the Peace for the County of Oxford, on the 6th October, 1892. (Decl. Book I, 27.)

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S O. 1897, c. 205 ; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Ontario Permanent Building and Loan Association of Woodstock, Ont., at the 30th November, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 442 Dundas street in the Town of Woodstock, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 30th November, 1900, were as follows, together with their respective terms of office:

Dr. A. B. Welford, President, Woodstock ;	30th January, 1900,	31st January, 1901.
W. J. Millican, Vice-President, Galt ;	"	"
Geo. Caldbeck, Vice-President, Woodstock ;	"	"
Geo. Ball, Director, Barrie ;	"	"
James Holmes, Director, Woodstock ;	"	"
W. J. Bickerton, " "	"	"
S. G. McKay, " "	"	"

R. W. Ball, Manager and Secretary, Woodstock.

A. Permanent capital stock : Total amount authorized, $; total amount subscribed, $245,700, on which has been paid $245,200, as more particularly set out in Schedule A hereto.

Schedule A.

(a) Fixed and permanent capital stock created by virtue of Building Society Acts

Description.	Total amount issued and subsisting at 30th November, 1900.			Total amount of actual payments thereon	Total amount unpaid and constituting an asset of the corporation.
	No. of shares.	Par value of shares.	——		
		$	$	$	$
1. Fully called	2,447	100	244,700	244,700	
2. Partly called	10	100	1,000	500	
Totals	2,457		245,700	245,200	

List of Shareholders as at 30th November, 1900.

(Not printed.)

Schedule B.

	Prepaid, C.*		Instalment A, B and B1.*		Total.
	No.	Amount.	No.	Amount.	
Shares of Terminating or Withdrawable Stock.		$ c.		$ c.	$ c.
Number and amount in force at 30th Nov., 1899.	4,652	240,136 41	19,066	220,594 82	460,731 23
" issued during 1900	34	1,689 50	3,879	50,240 06	....
Gross total in force at any time in 1900.....	4,686	241,825 91	22,945	270,834 88	....
Deduct as follows: (No. of shares / Amount.)					
Withdrawn and paid off during 1900.. .... (1,721 / $ 12,211 17)					
Retired by corporation during 1900 .... (1,273 / ... .)					
Forfeited and lapsed during 1900 .... (128 / 144 25)					
Total deduction . .... (3,122 / 12,355 42)	9	458 25	3,113	11,852 92	..... .
	.....	241,367 66	.....	258,981 96	....
Profits added.	.....	1,143 53	....	24,822 68	....
Net total remaining in force at 30th Nov., 1900.	4,677	242,511 19	19,832	283,804 64	526,315 83*

4,677 shares prepaid stock, at $50 per share on which shareholders have paid into Loan Fund	$242,511 19
19,832 shares Instalment Stock, at 30 and 60 cents and $1.00 per share of $100, on which shareholders have paid into Loan Fund	283,804 64
24,509	$526,315 83
Total amount distributed or credited in 1900:	
(1) As profits, A, B and B1, $24,822.68, Class C, $20,463.58	45,286 26
Rate of such interest per cent. per annum, A, B and B1, 11 per cent., Class C, 8½ per cent.	
(2) As dividends out of profits.....	13,869 75
Rate or rates per cent. of such dividends, on class "C," 6 per cent.	

Balance Sheet as at 30th November, 1900.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders).		
A.—*Permanent Capital Stock or Shares.*		
1. (*a*) Ordinary capital fully called: total called, $245,700; total paid thereon	$245,200 00	
4. (*d*) Dividends declared in respect of (1), but not yet paid.....	16,830 90	
7. (*g*) Contingent fund.....	1,750 00	
		$263,780 90
B.—*Terminating Capital Stock or Shares.*		
17. (*d*) Prepaid stock: total in force, 4,677 shares at $50 per share of $100, on which has been paid into Loan Fund	222,047 61	
18. (*e*) Profits on (17) credited.....	20,463 58	
20. (*g*) Instalment stock: total issue now in force, 19,832 shares at 30c., 60c. and $1.00 per share of $100.00, on which has been paid into loan fund	258,981 96	
21. (*h*) Profits on (20) credited	24,822 68	
		526,315 83
C.—*Liabilities to Stockholders or Shareholders other than as already shown under A or B, viz.:*		
24. Borrowers—Being amount of outstanding orders held in trust pending completion of buildings.....	15,375 00	
		15,375 00
Liabilities to the Public.		
40. Other liabilities to public:		
41. (*a*) Overdraft Trusts Company	4,949 39	
		4,949 39
Total liabilities		$810,421 12

*Including profits.

Cr. *Assets.*

1.—Assets of which the Corporation is the Beneficial Owner.

B.—*Debts Secured by Mortgages of Land.*

9. (*a*) Debts (other than item 10) secured by mortgage of land	$750,100 00		
10. (*b*) Debts secured by mortgaged land held for sale	21,900 00		
11. (*c*) Interest due and accrued on items 9 and 10, but not included therein	2,935 98		
			$774,935 98
C.—*Debts not above enumerated for which the Corporation hold securities as follows:*			
21. (i) Debts secured only by permanent and terminating stock or shares of the Corporation	13,390 00		
22 (*j*) Mortgages, insurance, taxes, etc., advanced	6,720 14		
			20,110 14
F.—*Assets not hereinbefore mentioned.*			
37. (*a*) Amount of outstanding orders held in trust by Trusts Company to be paid by borrowers on completion of their buildings (*as per contra*)	15,375 00		15,375 00
Total assets			$810,421 12

Cash Account.

Receipts for the year ending 30th November, 1900.

I.—Received by the Corporation for its Own Use.

A.—*Balances 30th November, 1899.*

	Col. a.	Col. 1.	Col. 2.	Col. 3. Profit and loss acct.
1. (*a*) Capital account, expenses on all classes of stock net	$15,028 77			
(*b*) Cash not already shown under (1):—				
(i) On hand, $61,911.50; overdraft, $4,949.39		$66,860 89		
B.—*Sums Received Wholly or Partly on Capital Stock.*				
6. (*c*) Sales of fully paid building society stock			$12,500 00	
7. (*d*) Sales of prepaid building society stock		1,689 50		
8. (*e*) Dues on instalment building society stock		33,891 62		
9. (*f*) Premiums on (7)				$1,034 00
C.—*Receipts on account of Investments, Loans or Debts.*				
(*a*) On mortgages of realty:—				
10. (i) Repaid, instalment mortgage dues		98,899 76		
11. (ii) Mortgage premiums and interest				60,443 67
(*b*) On other securities:—				
12. (i) Stock loans repaid		1,110 00		
13. (ii) Insurance and taxes repaid		2,334 71		
E.—*Miscellaneous.*				
20. (*e*) Membership or entry fees (being income of corporation)	4,047 50			
21. (*d*) Fines				617 63
22. (*e*) Forfeiture or lapses				144 25
G.—*Receipts from Other Sources, viz.*				
30. (*a*) Transfer fees				80 00
(*b*) Profits on withdrawals				200 84
(*c*) Surplus transferred from expense fund				2,459 67
(*e*) Interest on Trusts Co. accounts				674 45
Totals	$19,076 27	$204,786 48	$12,500 00	$65,654 51
Grand totals columns 1, 2 and 3				$282,940 99

Cash Account.

Expenditure for the year ending 30th November, 1900

I.—Expended on Corporation Account.	Col. 1a.	Col. 1, 2 & 3.	Profit and loss account.
A.—Sums Loaned or Invested on Capital Account.			
1. (*a*) Loaned on mortgages of realty		$220,400 00	
(*b*) Loaned or invested in other securities, viz.:			
2. (i) Association stock		9,420 00	
(*c*) Insurances or taxes advanced on property mortgaged to the Corporation		3,974 67	
B.—Expended on Stock Account.			
8. Dividend paid on permanent stock		14,977 75	
Profit apportioned on permanent stock			$19,234 95
9. Profits apportioned on terminating stock. Classes A, B and B1			24,822 68
10. Interest paid on Class C stock		13,869 75	
11. Paid for terminating stock withdrawn		9,152 92	
12. Paid for terminating stock Class C withdrawn		458 25	
13. Profits apportioned Class C stock			20,463 58
14. Contingent Fund			1,000 00
16. Terminating stock converted into permanent		100 00	
17. Terminating stock matured		2,600 00	
Expense portion, Classes C and D		7,854 35	
D.—Management Expenses (other than foregoing).			
25. (*a*) Salaries	$2,828 00		
26. (*b*) Commission to agents	5,732 25		
27. (*c*) Directors' fees	930 00		
28. (*d*) Stationery, postage, printing and advertising	859 79		
29. (*e*) Law costs	183 18		
31. (*g*) Inspection account	1,028 99		
32. (*h*) Registration fees	80 00		
Ontario tax	343 20		
E.—Other Expenditure, viz.:			
33. (*a*) Loss on real estate		133 30	133 30
34. (*b*) Commission Trusts Co.	600 00		
35. (*c*) Auditors' fees	240 00		
36. (*d*) Transferred to loan fund profit and loss account	2,459 67		
General expenses	3,031 19		
(*e*) Members' Expense Fund account	700 00		
Totals	$19,076 27	$282,940 99	$65,654 51

Miscellaneous Statement for the Year Ending 30th November, 1900

6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 10.8 per cent.
7. Of the mortgages held by the Corporation $772,000 is on realty situate in Ontario.
8. Loans written off or transferred to real estate account during 1900, $3,300.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900: Number, 6; amount, $6,300.
10. Aggregate market value of the land mortgaged to the Corporation, (average rate of loan on appraised value 48.9 per cent.) $1,577,271.00
    Total insurance held by Company to cover loans, $852,625.00.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? The loan fund and securities are deposited with Trusts Companies; local agents are under bonds.
13. When were the Accounts of the Corporation last audited? December, 1900, and January, 1901.
14. Names and address of the auditors respectively for 1900 and 1901 (if appointed): F. S. Sharpe, F.C.A., St. John, N.B.; Spencer H. Over, Toronto.

THE OWEN SOUND BUILDING AND SAVINGS SOCIETY.

Head Office, Owen Sound, Ontario.

Incorporated under the Building Societies' Act (R. S. O. 1887, c. 169), by declaration filed with the Clerk of the Peace for the County of Grey, on the 1st April, 1889.

The lending and borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of The Owen Sound Building and Savings Society, of Owen Sound, Ont., at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The Head office of the Corporation is at 34 Scrope street, in the Town of Owen Sound, in the Province of Ontario.

The Board is constituted of ten directors holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

A. J. Spencer, President,	Owen Sound;	21st February, 1899-1901.
John Harrison, Vice-President,	"	2nd March, 1900-1902.
W. A. Bishop, Director,	"	21st February, 1899-1901.
John Waites, "	"	2nd March, 1900-1902.
C. A. Fleming, "	"	21st February, 1899-1901.
W. G. McLauchlan, "	"	9th October, 1900-1902.
N. P. Horton, "	"	2nd March, 1900-1902.
J. R. Brown, "	"	"
M. Forhan, "	"	21st February, 1899-1901.
Chas. Howell, "	"	2nd March, 1900-1902.

C. A. Fleming, Manager-Secretary, Owen Sound.

A. Permanent capital stock: total amount authorized,.....; total amount subscribed, $100,100, as more particularly set out in Schedule A hereto

Schedule A.

(a)—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	No. of shares.	Par value.	Total amount held.	Paid thereon.	Total amount unpaid.
		$	$	$ c.	$ c
1. Partly called	1,001	100	100,100	47,411 56	52,688 44

Schedule B.

	Instalment.	
	No.	Amount.
Shares of Terminating or Withdrawable Stock.		$
Number and amount in force at 31st December, 1899	92	18,400
" issued during 1900. None.	103	10,300
Gross total in force at any time in 1900	195	28,700
Deduct as follows:		
Withdrawn and paid off and converted into Permanent Stock during year ending 31st December, 1900	55	11,000
Net total remaining in force at 31st December, 1900.....	140	17,700

Summary of Terminating or Withdrawable Stock in force at 31st December, 1900:—

37	shares Instalment Stock at $200 per share on which	9	shareholders have paid			$4,426 28
103	" " 100 " "	23	" "			597 00
140	....	32				$5,023 28

Total amount distributed or credited during year ending 31st December, 1900:

(1) As interest on dues in advance $10 68

Rate of such interest per cent. per annum, 5 per cent.

(2) As dividends out of profits 447 80

Rate or rates per cent. of such dividends, 6 per cent.

Balance sheet as at 31 December 1900.

Dr	*Capital and Liabilities.*		
	Capital (Liability to Stockholders or Shareholders).		
	A.—*Permanent Capital Stock or Shares.*		
2. (*b*)	Ordinary joint stock capital: Total called $ .. .... ; total paid thereon	$47,411 56	
	B.—*Terminating Capital Stock or Shares.*		
20. (*g*)	Instalment stock: Total issue now in force, 140 shares, on which has been paid into loan fund.....	5,023 28	
21. (*h*)	Profits or accrued interest on (20) credited or appropriated but not paid out	1,847 54	
	C.—*Liabilities to Stockholders or Shareholders other than as already shown under A or B:*		
24.	Contingent fund.....	2,718 39	
25.	Profit and loss account.....	116 55	
			$57,117 32
	Liabilities to the Public.		
27.	Deposits	$7,641 32	
28.	Interest on deposits due or accrued or capitalized.....	98 91	
40.	Other liabilities to the public, viz:		
41. (*a*)	Valuation fees	8 00	
			7,748 23
	Total liabilities..		$64,865 55

Cr.	*Assets*		
	I.—Assets of which the Corporation is the Beneficial Owner.		
	B.—*Debts Secured by Mortgages of Land.*		
9. (*a*)	Debts (other than item 10) secured by mortgages of land	$55,967 55	
10. (*b*)	Debts secured by mortgaged land held for sale	974 99	
11. (*c*)	Interest due and accrued.....	2,004 99	
			$58,947 53
	C.—*Debts not above Enumerated for which the Corporation holds securities as follows:*		
20. (*h*)	Debts secured only by permanent stock of the corporation.....	$2,784 29	
21. (*i*)	Debts secured only by terminating stock or shares of the Corporation.	1,157 15	
26. (*n*)	Interest due and accrued on items 20 and 21.....	447 59	
			4,389 03
	E.—*Cash.*		
31. (*a*)	On hand.....	$122 86	
(*b*)	In bank.....	1,090 63	
			1,213 49
	F.—*Assets not Hereinbefore Mentioned.*		
37. (*a*)	Fines and premiums	$15 50	
38. (*b*)	Office safe, etc.....	300 00	
			315 50
	Total assets.....		$64,865 55

Cash Account.

Receipts for the year ending 31st December, 1900

	I.—Received by the Corporation for its Own Use.	(Col. 1.)
	A.—*Balances from 31st December, 1899*	
1. (*a*)	Cash	$3,230 34
	B.—*Sums Received Wholly or Partly on Capital Stock.*	
4. (*a*)	Calls on permanent capital stock.....	5,691 69
8. (*c*)	Dues on instalment Building Society stock.....	1,188 68
	C.—*Receipts on Account of Investments, Loans or Debts.*	
	(*a*) Mortgages of realty:—	
10.	(i) Principal.....	9,756 01
11.	(ii) Interest.....	4,071 79
	(iii) Premiums	27 60
	(*b*) On other securities:	
12.	(i) Principal.....	5,066 65
13.	(ii) Interest	256 84
	D.—*Receipts from Real Estate Owned by Company.*	
17. (*b*)	Rents.....	10 00
	E.—*Miscellaneous.*	
21. (*d*)	Fines.....	27 57
	F.—*Borrowed Money.*	
26. (*b*)	Borrowed by taking deposits.....	13,996 81
	G.—*Receipts from other sources, viz:*	
30. (*a*)	Valuators' fees..	6 35
(*b*)	Interest bank account.....	55 80
	Totals	$43,386 13

Cash Account.

Expenditure for the year ending 31st December, 1900.

1.—Expended on Corporation Account.

A.—*Sums Loaned or Invested on Capital Account.*

		(Col. 1.)
1.	(*a*) Loaned on Mortgages or Realty	$13,614 63
	(*b*) Loaned on other securities :—	
	On stock	3,068 00

B.—*Expended on Stock Account.*

8.	Dividends paid on permanent stock	2,716 01
11.	Paid for terminating stock withdrawn	1,983 30
12.	Paid for terminating stock matured	9,800 00
13.	Profits paid on (11) and dues matured	397 67

C.—*Borrowed money (other than foregoing) or interest thereon paid, viz.*

19	(*b*) Deposits : Principal, $9,464.89 ; interest, $361.08	9,825 97

D.—*Management Expenses (other than foregoing).*

25.	(*a*) Salaries, fees and auditing	496 00
27.	(*c*) Advanced to agents	124 56
32.	(*h*) Registration fee	30 00
	(*i*) Provincial and municipal tax	116 50

F.—*Balance.*

37.	(*a*) Cash on hand and in bank	$1,213 49
	Totals	$43,386 13

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of Debentures issued by the Corporation in Canada which will mature in 1901. None.

2. Amount of Debentures issued by the Corporation elsewhere which will mature in 1901. None.

3. Amount of other existing obligations of the Company which will mature in 1901. Terminating stock, $4,300.

5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 4 per cent.

6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 6.8 per cent.; on other securities, 7 per cent.

7. Of the mortgages held by the Corporation, all are on realty situate in Ontario.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900 : No. 3 ; amount, $2,950.

11. How often are the securities held by the Corporation valued ? When loan is made or in arrears.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively ? The Manager and Treasurer, $1,000 each. By Guarantee Company.

13. When were the accounts of the Corporation last audited ? To 31st December, 1900.

14. Names and address of the auditors respectively for 1900 and 1901 : J. Toltou and A. F. Armstrong, Owen Sound.

THE PEOPLE'S BUILDING AND LOAN ASSOCIATION OF LONDON, ONTARIO.

Head Office, London, Ontario.

Incorporated under the Building Societies Act, R.S.O. 1887, c. 169, by Declaration filed with the Clerk of the Peace for the County of Middlesex on 22nd June, 1892. (Decl. Book I., 75.)

The lending and borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205 ; 1900, c. 27.

Annual Statement

Of the condition and affairs of the People's Building and Loan Association of London, Ontario, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 137 Dundas street, in the City of London, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office :

Judge Elliott, President, London, Ont. ; 7th March 1900 ; 6th March, 1901.
A. A. Campbell, Vice-President and Managing Director, London, Ont. ; 7th March, 1900 ; 6th March, 1901.
W. H. Moorhouse, M.D., Director, London, Ont. ; 7th March, 1900 ; 6th March, 1901.
Robert Reid, Jr., Director, London, Ont. : " "
I. F. Hellmuth, Director, London, Ont. ; " "
W. F. Roome, M.D., Director, London, Ont. ; " "
Wm. Spittal, Director and Secretary-Treasurer, London, Ont. ; " "

A.—Permanent capital stock : total amount authorized, $———— ; total amount subscribed, $163,100, as more particularly set out in Schedule A hereto.

Schedule A.

(a) Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1900.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the corporation.
	No. of shares.	Par value.	——		
		$	$ c.	$ c.	$ c.
1. Fully paid.....	1,631	100	163,100 00	102,692 06	60,407 94

Schedule B.

——	Prepaid.		Instalment.		Total.
	No.	Amount.	No	Amount	
		$		$	$
Shares of Terminating or Withdrawable Stock.					
Number and amount in force at 31st December, 1899	88	8,800	11,204	1,120,400	1,129,200
" " issued during 1900	.....	.....	2,049	204,900	204,900
Gross total in force at any time in 1900	88	8,800	13,253	1,325,300	1,334,100
Deduct as follows :					
Withdrawn during 1900	.....	.....	2,372	237,200	
Retired by Corporation during 1900.....	56	5,600			
Total deduction.....	56	5,600	2,372	237,200	242,800
Net total remaining in force at 31st December, 1900	32	3,200	10,881	1,088,100	1,091,300

Summary of Terminating or Withdrawable stock in force at 31st December, 1900 :

32 shares prepaid stock at $65 per share, $2,080, on which shareholders have paid into Loan Fund	$ 2,004 90
10,881 shares instalment stock at $100 per share, $1,088,100, on which shareholders have paid into Loan Fund.....	298,892 50
	$300,897 40
Total amount distributed or credited in 1900 :	
(2) As dividends out of profits	22,966 07
Rate or rates per cent. of such dividends, 8½ per cent.	

Balance Sheet as at 31st December, 1900

DR. *Capital and Liabilities*

Capital (Liabilities to Stockholders or Shareholders).			
A.—Permanent Capital Stock or Shares.			
1. (*a*) Ordinary capital fully called : Total called		$163,100 00	
6. (*f*) Reserve fund in respect of (1)		8,000 00	
7. (*g*) Contingent fund in respect of (1)		1,299 31	
B.—Terminating Capital Stock or Shares.			$172,399 31
17. (*d*) Prepaid stock : total in force, 32 shares at $65 per share, on which has been paid into Loan Fund		$2,004 90	
20. (*g*) Instalment stock : total issue now in force, 10,881 shares at $100 each, which has been paid into Loan Fund		298,892 50	
21. (*h*) Profits or accrued interest on (20) credited or appropriated but not yet paid		22,817 56	
Other Liabilities.			323,714 96
24. Owing to banks		$8,000 00	
25. Expense account		391 65	
			8,391 65
Total liabilities			$504,505 92

OR. *Assets.*			
1.—Assets of which the Corporation is the Beneficial Owner.			
B.—Debts Secured by Mortgages of Land.			
9. (*a*) Debts (other than item 10) secured by mortgages of land including accrued interest		$396,745 65	
10. (*b*) Debts secured by mortgaged land held for sale		6,465 16	
C.—Debts not above enumerated for which the Corporation holds Securities as follows:			$403,210 81
21. (*i*) Debts secured only by terminating stock or shares of the Corporation		$27,546 82	
22. (*j*) Dues in course of collection		7,042 44	
23. (*k*) Expense fund in course of collection		1,126 11	
E.—Cash.			35,715 37
31. (*a*) On hand		$2,217 20	
(*b*) In bank		2,164 83	
F.—Assets not hereinbefore mentioned.			4,382 03
37. (*a*) Office furniture		$573 75	
38. (*b*) Agents' balances		151 58	
39. (*c*) Suspense account		64 44	
40. (*d*) Permanent stock called but in part unpaid		60,407 94	
			61,197 71
Total assets			$504,505 92

Cash Account.

Receipts for the year ending 31st December, 1900.

	I.—Received by the Corporation for its Own Use.			Total.
	(Col. 1.)	(Col. 2.)	(Col. 3.)	(Col. 4.)
A.—Balance from 31st December, 1899				
(*b*) Cash (not already shown under (1)):				
2. (i) On hand				$5,907 89
3. (ii) In bank				
B.—Sums received wholly or partly on Capital Stock.				
6. (*c*) Sales of fully paid building society stock			$24,918 31	24,918 31
8. (*e*) Dues on instalment building society stock		$56,028 32		56,028 32
9. (*f*) Premiums on 6, 8				202 00
C.—Receipts on Account of Investments, Loans or Debts.				
(*a*) On Mortgages of Realty :				
10. (i) Principal				34,444 70
11. (ii) Interest				31,764 04
(*b*) On other securities:				
12. (i) Principal				9,212 08
D.—Receipts from Real Estate Owned Beneficially by Corporation				
16. (*a*) Sales (not included in any of the foregoing items				11,719 56
17. (*b*) Rents				532 51
E.—Miscellaneous.				
19. (*b*) Premiums on bonus on loans	$110 20			
20 (*c*) Membership or entrance fees	9,195 38			
21. (*d*) Fines	868 52			
22. (*e*) Forfeiture or lapses	678 19			
F.—Borrowed Money.				10,852 29
25. (*a*) Bank or other advances discounts or overdrafts	$8,000 00			8,000 00
G.—Receipts from other sources, viz.:				
30. (*a*) Expense accrued	832 66			
(*b*) Transfer fees	12 00			
(*c*) Expense account	391 65			
				1,236 31
Total				$194,818 01

Cash Account.

Expenditure for the year ending 31st December, 1900.

I.—Expended on Corporation Account.

	A.—*Sums Loaned or Invested on Capital Account.*	(Col. 1.)	(Col. 2.)	Total (Col. 4.)
1.	(*a*) Loaned on mortgages of realty			$105,437 72
	(*b*) Loaned or invested in other securities, viz.:			
2.	(i) On stock (instalment)		$15,657 10	15,657 10
6.	(*c*) Real estate			9,974 96
7.	(*d*) Written off real estate			306 57
	B.—*Expended on Stock Account.*			
8.	Dividends paid on permanent stock	$5,310 53		
10.	Interest paid on terminating stock	1,435 02		
				6,745 55
11.	Paid for terminating stock matured and withdrawn		35,751 61	35,751 61
	Office furniture	$102 70		
	Expense permanent stock	100 00		
	Suspense account	30 01		
				232 71
	C.—*Borrowed Money.*			
18.	(*a*) Bank			5,518 99
	D.—*Management Expenses (other than foregoing).*			
25.	(*a*) Salaries	$2,703 50		
26.	(*b*) Commission or brokerage	4,785 16		
27.	(*c*) Advanced to agents	8 58		
28.	(*d*) Stationery, postage, printing and advertising	658 00		
29.	(*e*) Law costs	120 00		
30.	(*f*) Fuel, rent (other than in 7 and 32)	90 10		
31.	(*g*) Travelling expenses	85 25		
32.	(*h*) Registration fee	55 00		
	Ontario tax	180 70		
	Other taxes	94 44		
	(i) Accrued expense fund	1,126 11		
				9,906 84
	E.—*Other Expenditures, viz.:*			
33.	(*a*) Bank commission	$145 87		
34	(*b*) Directors' and auditors' fees	484 00		
35.	(*c*) Office expenses	123 50		
36.	(*d*) Insurances	30 00		
37.	(*e*) Discount on advance payments	120 56		
				903 93
	F.—*Balance.*			
	(*b*) Cash on hand and in banks			4,382 03
	Totals			$194,818 01

Miscellaneous Statement for the Year Ending 31st December, 1900

1. Amount of debentures issued by the corporation in Canada, which will mature in 1901? None.
2. Amount of debentures issued by the corporation elsewhere, which will mature in 1901? None.
3. Amount of other existing obligations of the corporation, which will mature in 1901? None.
4. Amount of securities held by the corporation, which will mature and become payable to the corporation in 1901? None.
6. Average rate of interest per annum received by the corporation during 1900 on mortgages of realty, 8½ per cent.; other securities, 10⅔ per cent.
7. Of the mortgages held by the corporation, $396,745.65 is on realty situate in Ontario.
8. Loans written off or transferred to real estate account during 1900, $9,974.96.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the corporation in 1900? No. 3; amount, $2,300
10. Aggregate market value of the land mortgaged to the corporation, $647,582.
11. How often are the securities held by the corporation valued? Property on which straight loans are made every three years.
12. What officers of the corporation are under bond and for what sum respectively? Managing-Director and Secretary-Treasurer, $3,000 each. By Guarantee Company.
13. When were the accounts of the corporation last audited? 21st February, 1901.
14. Names and addresses of the auditors respectively for 1900: John Overell and Major Hayes, London, Ont.

THE PETERBOROUGH WORKINGMEN'S BUILDING AND SAVINGS SOCIETY.

Head Office, Peterborough, Ontario.

Incorporated under the Building Societies Act (R. S. O. 1887, c. 169) by declaration filed with the Clerk of the Peace for the County of Peterborough, on the 17th January, 1889. (Decl. Book I, 47.)

The lending and borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205 ; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Peterborough Workingmen's Building and Savings Society, of Peterborough, at the 31st December. 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 368 Water street, in the Town of Peterborough, in the Province of Ontario.

The Board is constituted of twelve directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office.

T. B. McGrath,	President,	Peterborough ; 10th January, 1900, to 10th January, 1901.	
A. J. Gough,	Vice-President,	"	"
M. Riley,	Director,	"	"
W. Hinchliffe,	Director,	"	"
J. J. Dolan,	Director,	"	"
R. Sheehy,	Director,	"	"
A. McDonald,	Director,	"	"
H. Lebrun,	Director,	"	"
P. Corkery,	Director,	"	"
A. Murty,	Director,	"	"
John Lynch,	Director,	"	"
W. S. Merrill,	Director,	"	"
G. H. Giroux,	Director,	"	"
P. Simons,	Director,	"	"
J. Murty,	Treasurer,	"	"
J. Corkery,	Secretary,	"	"

Schedule B.

Shares of Terminating or Withdrawable Stock.			Instalment.	
			No.	Amount.
				$ c.
Number and amount in force at 31st December, 1899			275	22,146 70
Number and amount issued during 1900			51	3,025 00
Gross total in force at any time in 1900			326	25,171 70
	No. of shares.	Amount.		
		$ c.		
Deduct as follows :				
Withdrawn and paid off during 1900	28	566 00		
Retired by Corporation "	62	8,617 00		
Total deductions	90	9,183 00	90	9,183 00
Net total remaining in force 31st December, 1900			236	15,988 70

Summary of Terminating or Withdrawable Stock in force 31st December, 1900 :—	
236 shares of instalment stock at $200 per share	$47,200 00
On which....shareholders have paid into loan fund	15,988 70
Total amount distributed or credited in 1900 :	
(2) As dividends out of profits	1,391 34
Ratio per cent. of such dividends, 7.6 per cent.	

Balance Sheet as at 31st December, 1900.

Dr. *Capital and Liabilities.*

	Capital (Liabilities to Stockholders or Shareholders).		
	B.—*Terminating Capital Stock or Shares.*		
20.	(*g*) Instalment stock: Total issue now in force, 236 shares at $200 per share, $47,200, on which has been paid into Loan Fund	$15,988 70	
21.	(*h*) Profits or accrued interest on (20) credited or appropriated but not paid out	4,936 27	
			$20,924 97
	Liabilities to the Public.		
27.	Deposits, payable on demand	284 00	
29.	Interest on deposits due or accrued or capitalized	10 09	
38.	Bills payable	1,200 00	
			1,494 09
	Total liabilities		$22,419 06

Cr. *Assets*

	I.—Assets of which the Corporation is the Beneficial Owner.		
	B.—*Debts secured by Mortgages of Land.*		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	$15,253 99	
11.	(*c*) Interest due or accrued on item 9 and not included therein	637 63	
12.	(*d*) Of the debts mentioned in items 9 and 11 the sum of $6,400.00 is due by directors and officers of the Corporation (Not extended.)		
			$15,891 62
	C.—*Debts not above enumerated for which the Corporation holds security as follows:*		
21.	(*i*) Debts secured only by terminating stock or shares of the Corporation	$6,345 00	
26.	(*m*) Interest due or accrued on item 21 and not included herein	126 72	
			$6,471 72
	E.—*Cash.*		
31.	(*a*) On hand	$25 75	
32.	(*b*) In bank	29 97	
			$55 72
	Total assets		$22,419 06

Cash Account.

Receipts for the year ending 31st December, 1900.

	I.—Received by the Corporation for its Own Use.		
	A.—*Balance from 31st December, 1899.*		
1.	(*b*) Cash, not already shown under (1);	Col. 1.	Total. Col. 4.
2.	(i) On hand		$37 55
	B.—*Sums received Wholly or Partly on Capital Stock.*		
8.	(*e*) Dues on instalment building society stock	$3,025 00	3,025 00
	C.—*Receipts on account of Investments, Loans or Debts.*		
	(*a*) On mortgages of realty:—		
10.	(i) Principal	4,275 00	
11.	(ii) Interest	878 00	
	(*b*) On other securities:—		
13.	(i) Principal	5,439 25	
	(ii) Interest on dividends	587 59	
			11,179 84
	E.—*Miscellaneous.*		
20.	(*c*) Membership or entry fee (being income of corporation)	$12 75	
21.	(*d*) Fines	46 20	
			58 95
	G.—*Receipts from other sources.*		
30.	(*a*) Bank overdraft		2,220 00
	Totals		$16,521 34

Cash Account

Expenditure for the year ending 31st December, 1900.

I.—Expended on Corporation Account.

A.—*Sums Loaned or Invested on Capital Account.*

		Col. 1.	Total. Col. 4.
1.	(*a*) Loaned on mortgages of realty	$900 00	
	(*b*) Loaned on terminating stock	1,045 00	
			$1,945 00

B.—*Expended on Stock Account.*

11.	Paid for terminating stock withdrawn	$566 00	
12.	Paid for terminating stock matured	8,617 00	
13.	Profits paid on (11) and (12)	3,856 00	
			13,039 00

C.—*Borrowed Money.*

18.	(*a*) Bank account: Principal and interest	$1,292 05	
19.	(*b*) Deposits: Principal and interest	33 57	
			1,325 62

D.—*Management Expenses (other than foregoing).*

25.	(*a*) Salaries and fees	$110 00	
28.	(*d*) Postage and printing	2 75	
30.	(*f*) Fuel, rent, taxes	12 00	
32.	(*h*) Registration fees	30 00	
			154 75

E.—*Other expenditure.*

33.	(*a*) Fees refunded	1 25

F.—*Balance.*

37.	(*a*) Cash on hand and in bank	55 72
	Totals	$16,521 34

Miscellaneous Statement for the Year Ending 31st December, 1900.

5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 3½ per cent.

6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 6 per cent.; on other securities, 6 per cent.

7. Of the mortgages held by the Corporation, $15,253.99 is on realty situate in Ontario.

10. Aggregate market value of the land mortgaged to the Company, $25,000.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Secretary, $1,000; Treasurer, $1,000. Private sureties.

13. When were the accounts of the Corporation last audited? 31st December, 1900.

14. Name and address of the auditor for 1900 and 1901 (if appointed). F. E. Bell, Peterborough.

THE PROVINCIAL BUILDING AND LOAN ASSOCIATION

Head Office, Toronto, Ontario

Incorporated under the Building Societies Act (R S. O. 1887, c. 169), by declaration filed in the office of the Clerk of the Peace for the County of York on the 9th November, 1891 (Decl. Book II, 83).

The lending and the borrowing powers are governed by the Loan Corporations Act, R. S. O. 1897, c. 205 ; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Provincial Building and Loan Association of Toronto, Ontario, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is in the Temple Building in the City of Toronto, in the Province of Ontario.

The Board is constitnted of five directors, holding office for one year.

The directors and chief execntive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office :

Thomas Crawford, M.P.P., President, Toronto, Ont. ; 14th March, 1900 ; 13th March, 1901.
John Dunn, Vice-President, Toronto, Ont. " "
Wm. Galbraith, Director, Belleville, Ont. " "
J. S. Deacon, Director, Milton, Ont. " "
E. C. Davies, Managing Director, Toronto, Ont. " "
Andrew Allan, Secretary, Toronto, Ont. ; 15th March, 1897.

A. Permanent capital stock : total amount authorized, ; total amount subscribed, $204,200, as more particularly set out in Schedule A hereto.

Schedule A.

(a) Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1900.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the corporation.
	No. Shares.	Par value of share.	—		
		$	$	$	$
1. Fully called	1,989	100	198,900 00	198,900 00	
2. Partly called	53	100	5,300 00	1,850 00	3,450 00
Totals	2,042		204,200 00	200,750 00	3,450 00

List of Shareholders as at 31st December, 1900.

(Not printed)

Schedule B.

	Prepaid.		Instalment.		Total.
	No.	Amount.	No.	Amount.	
Shares of Terminating or Withdrawable Stock.		$ c.		$ c.	$ c.
Number and amount in force 31st Dec., 1899...	5,349	266,276 13	15,528	243,919 81	510,195 94
" issued during 1900.....	20	1,000 00	311	70,822 49	71,822 49
Grand total in force at any time during 1900..	5,369	267,276 13	15,839	314,742 30	582,018 43

	No. of shares.	Amount.					
		$ c.					
Deduct as follows:							
Withdrawn and paid off during 1900	3,894	65,772 67	545	24,367 36	3,349	41,405 31	65,772 67
Contribution to expense	....	17,997 08	.....	6,053 50	.....	11,943 58	17,997 08
Forfeited and lapsed during 1900	236	1,374 22	.... ..	....	236	1,374 22	1,374 22
Total deduction. ...	4,130	85,143 97	545	30,420 86	3,585	54,723 11	85,143 97
Total remaining in force at 31st Dec., 1900			4,824	236,854 27	12,254	260,019 19	496,874 46

Summary of terminating or withdrawable stock in force at 31st December, 1900:—

4,824 prepaid shares at $100 per share,	$482,400,	on which 475 shareholders have paid into loan fund....				$248,246 52
12,254 instalment " 100 "	1,225,400	"	1,630	"	"	286,804 66
17,078	1,707,800		2,105			$535,051 18

Total amount distributed or credited in 1900:—

(1) As interest ..... Prepaid $11,391.25 Instalment $26,785.47
Rate of such interest per cent. per annum .....4 and 5 per cent. 11 per cent.
(2) As dividends out of profits ..... Prepaid $14,940.21
Rate or rates per cent. of such dividends..... 5 and 6 per cent.

Balance Sheet as at 31st December, 1900

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders).		
A.—*Permanent Capital Stock or Shares.*		
A. 1. (*a*) Permanent capital, fully called: Total called, $198,900; total paid thereon	$198,900 00	
B. 2. (*b*) Ordinary permanent capital, 25 per cent. called: Total called, $; total paid thereon	1,850 00	
6. (*f*) Reserve fund in respect of (1), (2)...	7,941 72	
7. (*g*) Contingent fund in respect of (1), (2)	7,510 95	
		$216,202 67
B.—*Terminating Capital Stock or Shares.*		
17. (*d*) Prepaid stock; total in force, 4,824 shares at $100 per share, on which has been paid into loan fund	$236,855 27	
18. (*e*) Profits or accrued interest on (17) credited or appropriated but not yet paid	11,391 25	
20. (*g*) Instalment stock: total issue now in force, 12,254 shares at $100 per share, on which has been paid into loan fund	260,019 19	
21. (*h*) Profits or accrued interest on (20) credited or appropriated but not yet paid	26,785 47	
		535,051 18
		$751,253 85
Liabilities to the Public.		
29. Debentures issued in Canada	76,800 00	
37 Owing to banks	38,543 01	
		115,343 01
Total liabilities		$866,596 86

CR *Assets.*

I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.			
A.—*Immovable Property owned Beneficially by Corporation.*			
5. (*b*) Freehold land (including buildings) other than foregoing			$50,258 91
B.—*Debts secured by Mortgages of Land.*			
9. (*a*) Debts (other than item 10) secured by mortgages of land.			796,497 95
C.—*Debts not above enumerated for which the Corporation holds Securities as follows:*			
21. (*i*) Debts secured by terminating stock or shares of the Corporation	$6,918 95		
23. (*k*) Agents' balances	1,011 88		
			7,930 83
E.—*Cash.*			
31. (*a*) On hand			2,012 17
F.—*Assets not hereinbefore mentioned.*			
37. (*a*) Licenses—permanent	$823 50		
38. (*b*) Interest and premiums accruing on loans to 31st December, 1900, but not yet paid	5,000 00		
39. (*c*) Office furniture and supplies	1,020 00		
40. (*d*) Debenture account	3,053 50		
			9,897 00
Total assets			$866,596 86

CASH ACCOUNT.

Receipts for the year ending 31st December, 1900.

I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE.	(Col. 1.)	(Col. 2.)	(Col. 3.)	Totals. (Col. 4.)
A.—*Balance from 31st December, 1899.*				
1. (*a*) Cash (not already shown under (1)):—				
2. (i) On hand				$4,333 19
B.—*Sums received wholly or partly on Capital Stock.*				
4. (*a*) Calls on permanent capital			$47,625 00	47,625 00
7. (*d*) Sales of prepaid building society stock		$1,000 00		1,000 00
8. (*e*) Dues on instalment building Society stock.		70,391 70		70,391 70
C.—*Receipts on account of Investments, Loans or Debts.*				
(*a*) On mortgages of realty:				
10. (i) Principal		80,988 91		80,988 91
11. (ii) Interest and premiums	$76,806 23			76,806 23
(*b*) On other securities:				
12. (i) Principal stock loans		5,446 29		5,446 29
D.—*Receipts from Real Estate owned Beneficially by Corporation.*				
16. (*a*) Profit on sales	238 68			
17. (*b*) Rent	2,713 94			
				2,952 62
E.—*Miscellaneous.*				
19. (*b*) Transfer and withdrawal fees	$289 50			
20. (*c*) Membership or entry fees (being income of Corporation)	220 00			
21. (*d*) Fines	1,225 99			
				1,735 49
F.—*Borrowed Money.*				
25. (*a*) Bank advances		38,543 01		38,543 01
27. (*c*) Borrowed on debentures		76,800 00		76,800 00
G.—*Receipts from other sources, viz.:*				
30. (*a*) Commission on insurance	$762 54			
(*b*) Sundries	57 01			
				819 55
Totals	$82,313 89	$273,169 91	$47,625 00	$407,441 99

Cash Account.

Expenditure for the year ending 31st December, 1900.

	(Col. 1.)	(Col. 2.)	Total. (Col. 4.)
A.—*Sums Loaned or Invested on Capital Account.*			
1. (*a*) Loaned on mortgages of realty	.....	$214,388 91	
(*b*) Loaned or invested in other securities, viz.:			
2. (i) Stock loans	.....	3,443 24	
			$217,832 15
B.—*Expended on Stock Account.*			
8. Dividends paid on permanent stock	$12,513 55		
9. Dividends paid on terminating stock, net	14,940 21		
		.....	27,453 76
11. Paid for terminating stock withdrawn	.....	$65,772 67	65,772 67
C.—*Borrowed Money.*			
19. (*b*) Deposits: Principal, $62,197.02; interest, $2,467.82	$2,467 82	62,197 02	64,664 84
20. (*c*) Debentures issued in Canada, interest	725 44	.....	725 44
D.—*Management Expenses (other than foregoing).*			
25. (*a*) Salaries and Fees	8,697 35		
26. (*b*) Commission on Brokerage	7,315 48		
27. (*c*) Advances to Agents	.....	208 23	208 23
28. (*d*) Stationery, postage, printing, advertising, telegrams, etc.	1,792 21		
29. (*e*) Exchange	458 95		
30. (*f*) Rent	997 85		
31. (*g*) Travelling Expenses	452 76		
32. (*h*) Registration Fee	80 00		
(i) Ontario and municipal taxes	434 89		
		.....	20,229 49
E.—*Other Expenditures, viz.:*			
33. (*a*) Discount on advance payments	91 56		
34. (*b*) Sundries on Expense Account	407 01		
		.....	498 57
35. (*c*) Sundries, including insurance, taxes, repairs, furniture, etc	.....	8,044 67	8,044 67
F.—*Balance.*			
37. (*a*) Cash on hand	.....	.....	2,012 17
Totals	$51,375 08	$354,054 74	$407,441 99

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901, $800.00.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901. None.
3. Amount of other existing obligations of the Corporation which will mature in 1901. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901. None.
5. Average rate of interest per annum paid by the Corporation during 1900 on deposits. None; on debentures, 5 per cent.; on debenture stock, none.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, from 9 to 10½ per cent.; on stock loans, 10½ per cent.
7. Of the mortgages held by the Corporation $199,124 is on realty situate in Ontario, and $597,374 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1900, No., 2; amount, $1,900.00.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900, No., 21; amount, $12,250.00.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Managing Director, $2,500; secretary, $2,500; clerks, $1,000, $1,500 and $500. By Guarantee Company.
13. When were the accounts of the Corporation last audited? 9th February, 1901.
14. Names and address of the auditors for 1900, Harry Vigeon, F.C.A., Toronto, Ont.; John Rogerson, Barrie, Ont.; for 1901, not yet appointed.

THE RELIANCE LOAN AND SAVINGS COMPANY OF ONTARIO.

Head Office, Toronto, Ontario.

Incorporated under the Buildings Societies' Act, R.S.O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of York, on the 2nd March, 1893. (Decl. Book II., 95.) The original corporate name was "The Excelsior Loan and Savings Union," which name was by Order-in-Council of Ontario, 24th June, 1895, changed to "The Reliance Loan and Savings Company of Ontario." (*Ibid.*)

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Reliance Loan and Savings Company, of Ontario, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 84 King street east, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

Hon. John Dryden, President, Toronto;	19th February, 1900,	4th March, 1901.
James Gunn, Vice-President, Toronto;	"	"
David Kemp, Director, Toronto;	"	"
Rev. G. I. Taylor, Director, Toronto;	"	"
R. T. Shell, M.B., Director, Toronto;	"	"
Alfred Macdougall, Director, Toronto;	"	"
George Gillies, Director, Toronto;	"	"
John Blacklock, Manager, Toronto.		
Herbert Waddington, Secretary, Toronto.		

A. Permanent capital stock: Total amount authorized, not fixed; total amount subscribed, $447,700, as more particularly set out in Schedule A hereto.

Schedule A.

Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1900.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the corporation.
	No. of shares.	Par value of shares.	—		
		$	$	$	$
1. Fully called	4,355	100	435,500	434,210 00	1,290 00
2. Partly called	86	100	8,600	6,004 65	2,595 35
3. Instalment	36	100	3,600	1,131 16	2,468 84
Totals	4,477	....	447,700	441,345 81	6,354 19

List of Shareholders as at 31st December, 1900.

(Not printed.)

SCHEDULE B.

	Prepaid.		Instalment.		Total.
	No.	Amount	No.	Amount.	
SHARES OF TERMINATING OR WITHDRAWABLE STOCK.		$		$	$
Number and amount in force at 31st December, 1899	2,656	265,600	23,424	2,342,400	2,608,000
" " issued during 1900	1,341	134,100	1,436	143,600	277,700
Gross total in force at any time during 1900	3,997	399,700	24,860	2,486,000	2,885,700
Deduct as follows:	No. of shares	Amount.			
		$ c.			
Withdrawn and paid off during 1900	3,225	60,924 02			
Converted into permanent shares	29	1,620 27			
Total deduction	3,284	62,544 29	90	9,000	3,194	319,400	328,400
Net total remaining in force at 31st December, 1900			3,907	390,700	21,666	2,166,600	2,557,300

Summary of terminating or withdrawable stock in force 31st December, 1900:

3,907 shares prepaid stock at $100 per share, $390,700, on which 310 shareholders have paid into Loan Fund					$159,143 47
21,666 shares instalment stock at $100 "	2,166,600,	"	3,237	" "	280,966 51
25,573	$2,557,300		3,547		$440,109 98

Total amount distributed or credited in 1900:

(1) As interest 53 84
Rate of such interest per annum, 4 per cent.

(2) As dividends out of profits 27,636 70
Rate or rates per cent. of such dividends: Prepaid, 6 per cent.; instalment, 9 per cent.

BALANCE SHEET AS AT 31ST DECEMBER, 1900.

DR *Capital and Liabilities.*

CAPITAL (LIABILITIES TO STOCKHOLDERS OR SHAREHOLDERS).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Permanent capital stock fully called: Total called, $435,500; total paid thereon	$434,210 00	
2. (*b*) Permanent capital stock partly called: Total called, $8,600; total paid thereon	6,004 65	
4. (*d*) Dividends declared in respect of (1), (2) and (8) but not yet paid	16,957 47	
6. (*f*) Reserve Fund in respect of 1, 2 and 8	9,490 99	
8. (*h*) *Instalment Permanent Stock* (payable by fixed periodical payments): Total subscribed, $3,600, on which has been paid	1,131 16	
		$467,79
B.—Terminating Capital Stock or Shares.		
17. (*d*) Prepaid stock: total in force ..... shares at $100 per share, on which has been paid into Loan Fund	$159,143 47	
18. (*e*) Profits or accrued interest on 17 credited or appropriated but not yet paid	4,041 82	
20. (*g*) Instalment stock: total issue now in force ..... shares at $100 per share, on which has been paid in Loan Fund	280 966 51	
C.—Liabilities to Stockholders or Shareholders other than as already shown under A or B, viz.:		
24. Interest paid in advance	265 42	
		444,417 22
LIABILITIES TO THE PUBLIC.		$912,211 49
29. Debentures issued in Canada	$500 00	
37. Owing to banks	20,000 00	
39. Due on loans in process of completion or to pay assumed mortgages	11,000 00	
41. Sundry accounts due	604 54	
		32,104 54
Total liabilities		$944,316 03

CR. *Assets.*

I. ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.

A.—*Immovable Property Owned Beneficially by Corporation.*

2.	(i) Office premises, Toronto, held in freehold	$ 15,395 41		
5.	(*b*) Freehold land (including buildings)	11,261 99		
			$	26,657 40

B.—*Debts Secured by Mortgages of Land.*

9.	(*a*) Debts (other than item 10) secured by mortgages of land	$ 867,204 36		
11.	(*c*) Interest due or accrued on item 9 and not included therein	4,102 75		
				871,307 11

C.—*Debts not above Enumerated for which the Corporation holds Securities as follows:*

20.	(*h*) Debts secured only by permanent stock or shares of the Corporation	$ 5,010 21		
21.	(*i*) Debts secured only by terminating stock or shares of the Corporation	11,847 69		
22.	(*j*) Agents balances secured by bonds	3,647 62		
				20,505 52

D.—*Unsecured Debts.*

27.	(*a*) Charter outlay	$ 1,000 00		
28.	(*b*) Licenses	500 00		
29.	(*c*) Office furniture	608 29		
	(*d*) Rents due and accrued	100 00		
				2,208 29

E.—*Cash.*

31.	(*a*) On hand	$ 71 32		
32.	(*b*) In banks	23,566 39		
				23,637 71
	Total assets			$944,316 03

CASH ACCOUNT.

Receipts for the year ending 31st December, 1900

I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE.				Total.
Balance from 31st December, 1899.	(Col. 1.)	(Col. 2.)	(Col. 3.)	(Col. 4.)
(*b*) Cash (not already shown under (1)):—				
3. (ii) In bank				$ 15,835 05
B.—*Sums Received Wholly or Partly on Capital Stock.*				
4. (*a*) Calls on permanent capital stock			$85,245 16	
5. (*b*) Premiums on 4			1,185 00	
				86,430 16
7. (*d*) Sales of prepaid building society stock		$29,722 37		
8. (*e*) Dues on instalment building society stock		97,805 76		
				127,528 13
C.—*Receipts on Account of Investments, Loans or Debts.*				
(*a*) On mortgages of realty:—				
10. (i) Principal	$79,521 75			
11. (ii) Interest and premium	63,829 03			
(*b*) On other securities:—				
12. (i) Principal	8,042 83			
(*c*) Unsecured debts:				
Agents' advances repaid	41 76			
				151,435 37
D.—*Receipts from Real Estate Owned Beneficially by Corporation.*				
16. (*a*) Sales	3,106 17			
17. (*b*) Rents	698 56			
				3,804 73
E.—*Miscellaneous.*				
18. (*a*) Commission brokerage (or remuneration as corporate agent or trustee)	1,112 30			1,112 30
24 (*g*) Conversion of terminating stock into permanent stock			1,620 27	1,620 27
F.—*Borrowed Money.*				
27. (*c*) Borrowed on debentures	500 00			
29. (*c*) Assumed mortgages	11,000 00			
				11,500
G.—*Receipts from other sources, viz.:*				
30. (*a*) Transfer fees	124 00			
(*b*) Expense fund, less amount retained by and paid to agents as commission	9,370 18			9,494 18
Totals	$177,346 58	$127,528 13	$88,050 43	$408,760 19

Cash Account.

Expenditure for the year ending 31st December, 1900.

	(Col. 1.)	(Col. 2.)	Total. (Col. 4.)
I.—Expended on Corporation Account.			
A.—*Sums Loaned or Invested on Capital Account.*			
1. (*a*) Loaned on mortgages of realty	$229,911 01		
(*b*) Loaned or invested in other securities	15,129 68		
6. (*c*) Real estate purchased including office premises	22,112 79		
			$267,153 48
B.—*Expended on Stock Account.*			
8. Dividends paid on permanent stock	$ 21,501 09		
9. Dividends paid on terminating stock	6,844 52		
10. Interest paid on terminating stock	53 84		
			28,399 45
11. Paid for terminating stock withdrawn		$60,924 06	
13. Profits paid on (11)		2,788 32	
16. Terminating stock converted into permanent		1,620 27	
			65,332 65
C.—*Borrowed Money.*			
18. (*a*) Bank advances: Principal, $4,000; interest, $559.70	4,559 70		4,559 70
D.—*Management Expenses (other than foregoing.)*			
25. (*a*) Salaries and fees	9,301 35		
26. (*b*) Commission or brokerage	5,153 95		
27. (*c*) Advances to agents	1,424 64		
28. (*d*) Stationery, postage, printing and advertising	880 13		
29. (*e*) Law costs	174 51		
30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	1,716 41		
31. (*g*) Travelling expenses	49 82		
32. (*h*) Registration fees and taxes (Ontario, $473.90)	852 20		
			19,553 01
E.—*Other Expenditures.*			
33. (*a*) Office furniture	121 66		
34. (*b*) Suspense account	2 53		
			124 19
F.—*Balance.*			
(*b*) Cash on hand and in banks	23,637 71		23,637 71
Totals	$343,427 54	$65,332 65	$408,760 19

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of Debentures issued by the Corporation in Canada which will mature in 1901. None.
2. Amount of Debentures issued by the Corporation elsewhere which will mature in 1901. None.
3. Amount of other existing obligations of the Corporation which will mature in 1901. None.
4. Amount of sureties held by the Corporation which will mature and become payable to the Corporation in 1901. None.
5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, none; on debentures, none; on debenture stock, none.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty and on other securities, 7½, 8⅝ and 9 per cent.
7. Of the mortgages held by the Corporation $207,829.75 is on realty situate in Ontario, and $673,477.36 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1900, $7,523.08.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900. No., 9; amount, $7,523.08.
10. Aggregate market value of the land mortgaged to the Corporation. No answer.
11. How often are the securities held by the Corporation valued? When default is made in payment.
12. (*a*) What officers of the Corporation are under bond, and for what sum respectively? Manager and Secretary, $3,000 each; Cashier and Clerks, $3,000. By Guarantee Company.
13. When were the accounts of the Corporation last audited? Monthly, during year 1900.
14. Names and addresses of the auditors for 1900. W. H. Cross, F.C.A., Toronto, Ont.; S. J. Stammers, Toronto, Ont.

THE STRATFORD BUILDING AND SAVINGS SOCIETY.

Head Office, Stratford, Ontario.

Incorporated under the Building Societies Acts (R S O. 1887, c. 169), by declaration filed with the Clerk of the Peace for the County of Perth on the 23rd August, 1889, (Decl. Book I., 19.)

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Stratford Building and Savings Society of Stratford, Ontario, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario pursuant to the laws of the said Province.

The head office of the Corporation is on corner of Market and Albert Streets, in the City of Stratford, in the Province of Ontario.

The Board is constituted of nine directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

Michael F. Goodwin, President,	Stratford;	2nd November, 1900,	2nd November, 1901.
Joseph Baxter, Vice-President,	"	"	"
John Brown, M.P.P., Director,	"	"	"
N. A. Bosworth,	"	"	"
C. F. Neild,	"	"	"
James Barker,	"	"	"
J. P. Mabee, K.C.,	"	"	"
H. G. Hopkirk,	" London;	"	"
Nelson Monteith, M.P.P., Director,	Stratford;	"	"
D. B. Burritt, Manager and Secretary,	Stratford.		

A.—Permanent capital stock: Total amount authorized, not fixed; total amount subscribed, $10,200, as more particularly set out in Schedule A hereto

Schedule A.

(*a*)—*Fixed and permanent capital stock created by virtue of Building Society Acts.*

Description.	Total amount issued and subsisting at 31st December, 1900.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
		$	$ c.	$ c.	$ c.
1. Fully paid	54	100	5,400 00	5,400 00	....
2. Partly paid	48	100	4,800 00	650 69	4,149 31*
Totals	102	.....	10,200 00	6,050 69	4,149 31

*Not being collected by calls as yet, left to shareholders option as to paying up.

List of Shareholders as at 31st December, 1900.

(Not printed.)

Schedule B

Shares of Terminating or Withdrawable Stock.	Fully paid.		Instalment.		Total.
	No.	Amount.	No.	Amount.	
		$		$	$
Number and amount in force at 31st Dec. 1899..	116	23,200	742	148,400	171,600
" issued during 1900..... ..	6	1,200	90	18,000	19,200
Gross total in force at any time in 1900	122	24,400	832	166,400	190,800
Deduct as follows:	No. of shares.	Amount			
		$			
Withdrawn and paid off during 1900	102	20,400			
Total deductions	102	20,400	8	1,600	94	18,800	20,400
Net total remaining in force at 31st Dec., 1900 .			114	22,800	738	147,600	170,400

Summary of Terminating or Withdrawable Stock in force 31st December, 1900.

114	Shares fully paid stock at $200 per share,					$22,800	on which 56 shareholders have paid into Loan Fund ....
738	" instalment "	200	"	147,600	"	182	" " " 69,155 48
852				170,400		238	$91,955 48

Total amount distributed or credited in 1900
(1) As interest, $131.53: Rate, 5 per cent.
(2) As dividends out of profits, $4,667 18; Rate, not less than 5 or more than 6 per cent.

Balance Sheet as at 31st December, 1900.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
8. (*h*) Instalment permanent stock (payable by fixed periodical payments): total subscribed, $10,200, on which has been paid	$6,050 69	
B.—Terminating Capital Stock or Shares.		
14. (*a*) Fully paid stock: total in force, 114 shares at $200 per share, carried to Loan Fund.....	22,800 00	
20. (*g*) Instalment stock: total issue now in force, 738 shares at $200 per share, $147,600, on which has been paid into Loan Fund	55,656 76	
21. (*h*) Profits or accrued interest on (20) credited or appropriated but not yet paid	14,098 72	
C.—Liabilities to Stockholders or Shareholders other than already shown under A or B, viz.:		
24. Balance at credit of profit and loss account	3,871 44	
26. Interest, Premiums, etc, received since books were last closed.....	1,037 22	
		$102,914 83
Liabilities to the Public.		
27. Deposits payable on demand....	$1 00	
28. Interest on deposits due, accrued or capitalized	44	
39. Due on loans in process of completion or to pay assumed mortgages	125 00	
41. Rents (net) on mortgaged property	108 72	
42. Expenses on loans collected	1 00	
		236 16
Total liabilities		$103,150 99

Assets

Cr.

	I.—Assets of which the Corporation is the Beneficial Owner.			
	A.—*Immovable Property owned Beneficially by Corporation.*			
5	(*b*) Freehold land (including buildings) other than foregoing			$5,440 28
	B.—*Debts secured by Mortgages of Land.*			
9.	(*a*) Debts (other than item 10) secured by mortgages of land			90,692 80
12.	(*d*) Of the debts mentioned in item 9 the sum of $1,900 is due by directors or officers of the Corporation. *Not extended.*			
	C.—*Debts not above enumerated for which the Corporation holds Securities as follows:*			
21.	(*i*) Debts secured only by terminating stock or shares of the Corporation.			3,710 00
	E.—*Cash.*			
31.	(*a*) On hand		$416 80	
32.	(*b*) In bank		1,097 59	
				1,514 39
	F.—*Assets not hereinbefore mentioned.*			
37.	(*a*) Preliminary expense account		$30 40	
38.	(*b*) Office furniture		287 36	
39.	(*c*) Arrears of interest and rent, etc., due and accrued		1,053 33	
40.	(*d*) Cost of management since the last closing of books		381 14	
41.	(*e*) Repairs, insurance and taxes on real estate, etc.		41 29	
				1,793 52
	Total assets			$103,150 99

Cash Account

Receipts for the year ending 31st December, 1900.

				Total.
	I.—Received by the Corporation for its Own Use.			
	A.—*Balances from 31st December, 1899.*			
	(*b*) Cash (not already shown under (1)):	(Col. 1.)	(Col. 2.)	(Col. 4)
2.	(i) On hand			$164 17
	B.—*Sums received wholly or partly on Capital Stock.*			
4	(*b*) Calls on permanent capital stock			10 00
6	(*c*) Sales of fully paid building society stock		$1,200 00	
8.	(*e*) Due on instalment building society stock		10,788 23	
				11,988 23
	C.—*Receipts on account of Investments, Loans or Debts.*			
	(*a*) On mortgages of realty:—			
10	(i) Principal			9,282 56
11.	(ii) Interest	$4,413 29		
	(*b*) On other securities:			
12	(i) Principal			2,836 50
13.	(ii) Interest or dividends	139 40		
	(iii) Interest savings bank	29 25		
				4,581 94
	D.—*Receipts from Real Estate owned Beneficially by Corporation.*			
16.	(*a*) Sales			130 25
17.	(*b*) Rent	431 31		
	(*c*) Interest on purchase money	14 10		
				445 41
	E.—*Miscellaneous.*			
20.	(*c*) Membership or entry fees (being income of Corporation)	$27 25		
21.	(*d*) Fines	25 26		
				52 51
	G.—*Receipts from other sources, viz.:*			
30.	(*a*) Rents from mortgaged property			531 19
	(*b*) Rents—use of office	100 00		
	(*c*) Discounts on withdrawals	116 21		
				216 21
	(*d*) Expenses on loans			7 00
	(*e*) Insurance on mortgaged property			620 00
	(*f*) Sundry rents, interest, etc			1,111 17
	Totals	$5,296 07	$11,988 23	$31,977 14

Cash Account.

Expenditure for the year ending 31st December, 1900.

I.—Expended on Corporation Account.

A.—*Sums Loaned or Invested on Capital Account.*

	(Col. 1.)	(Col. 2.	Total. (Col. 4.
1. (*a*) Loaned on mortgages of realty			$14,387 45
2. (*b*) Loaned on other securities			3,135 00
6. (*c*) Real estate purchased			473 42

B.—*Expended on Stock Account.*

8. Dividends paid on permanent stock	$324 00		
9. Dividends paid on terminating stock	1,431 65		
10. Interest paid on terminating stock	131 53		
			1,887 18
11. Paid for terminating stock withdrawn		$6,889 77	
13. Profits paid on (11)		930 33	
			7,820 10

C.—*Borrowed Money other than foregoing or Interest thereon Paid, viz.:*

18. (*a*) Bank account: Principal and interest			624 35
19. (*b*) Deposits: Principal, $139.00; interest, $12.08			151 08

D.—*Management Expenses (other than foregoing).*

25. (*a*) Salaries and fees	$555 96		
26. (*b*) Commission or brokerage	4 75		
28. (*d*) Stationery, postage, printing and advertising	32 26		
30. (*f*) Fuel, rent, taxes (other than 7 and 32) and rates	336 85		
31. (*g*) Travelling expenses	4 77		
32. (*h*) Registration fees	30 00		
Ontario Tax	65 00		
(*i*) Manager's bond	25 00		
			1,054 59

E.—*Other Expenditures, viz.:*

33. (*a*) Insurance on mortgaged property returned			620 00
34. (*b*) Expenses on loans paid over			25 45
35. (*c*) Entrance fee returned	1 00		
36. (*d*) Repairs, insurance, etc., on real estate	198 51		
			199 51
Taxes, repairs, etc., on mortgaged property			84 62

F.—*Balance.*

37. (*a*) Cash on hand and in bank			1,514 39
Totals	$3,141 28	$7,820 10	$31,977 14

Miscellaneous Statement for the Year Ending 31st December 1900.

4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901, $6,945 00.

5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 4%.

6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 7%; on other securities, 8%.

7. Of the mortgages held by the Corporation, $90,692.80 is on realty situate in Ontario.

10. Aggregate market value of land mortgaged to the Corporation, $196,500.

11. How often are the securities held by the Corporation valued? Once a year.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $5,000. By Guarantee Company.

13. When were the accounts of the Corporation last audited? September 30th, 1900, and partially since.

14. Names and addresses of the auditors respectively for 1900 and 1901 (if appointed): J. R. Stuart and R. R. Neild, Stratford.

THE SUN SAVINGS AND LOAN COMPANY OF ONTARIO.

Head Office, Toronto, Ont.

Incorporated under the Building Societies Act (R.S.O. 1887, c. 169) by declaration filed with the Clerk of the Peace for the County of York on the 3rd day of May, 1893, (Decl. Book II, 99) The original corporate name was the Happy Home Building Society, which name was by Order-in Council of Ontario, 4th August, 1894, changed to the Sun Savings and Loan Company of Ontario. (*Ibid.*)

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Sun Savings and Loan Company of Ontario, at the 31st December, 1900, for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 2 Richmond Street East, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year, or until their successors are appointed.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office.

J. T. Gilmour, M.D., President,	Toronto, Ont.,	19th February, 1900,	18th February, 1901.
H. Hartley Dewart, K.C., Vice-President,	Toronto, Ont.,	"	"
Wm. Hassard, Director,	Toronto, Ont.,	"	"
Whitford Vandusen, Director,	Tara, Ont.,	"	"
H. Wilberforce Aikins, M.D., Director,	Toronto, Ont.,	"	"
S. T. Bastedo, Director,	Toronto, Ont..	"	"
W. Pemberton Page, Managing-Director and Secretary,		"	"

A. Permanent capital stock, total amount authorized, $200,000; total amount subscribed, $149,000, as more particularly set out in Schedule A hereto.

Schedule A.

(*a*).—*Fixed and permanent capital stock created by virtue of Building Society Acts.*

Description.	No. of shares.	Par value or shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
		$	$	$	$
1. Fully called	1,490	100	149,000	123,099 15	15,900 85
3. Instalment stock (payable by fixed periodical payments, and still in process of payment)	979	100	97,900	6,779 60	91,120 40
Totals	2,469	.....	246,900	129,878 75	107,021 25

List of Shareholders as at 31st December, 1900.

(Not printed.)

Schedule B.

Shares of terminating or withdrawable stock.	Fully paid.		Prepaid.		Instalment.	
	No.	Amount	No.	Amount	No.	Amount.
		$		$		$
Number and amount in force at 31st December, 1899 .	102	10,200	1,176	117,600	10,527	1,052,700
Number and amount issued during 1900.....	.....	.....	394	39,400	5,155	515,500
Gross total in force at any time in 1900	102	10,200	1,570	157,000	15,682	1,568,200
Deduct as follows :	No. of shares	Amount				
		$				
Withdrawn and paid off during 1900	1,026	102,600				
Converted into permanent stock 1900	150	15,000				
Forfeited and lapsed during 1900 ...	1,894	189,400				
Paid up certificates..	21	2,100				
Total deduction	3,091	309,100	6	600	19	1,900	3,066	306,600
Net total remaining in force at 31st December, 1900..			96	9,600	1,551	155,100	12,616	1,261,600

96 shares fully paid stock at $100 per share, $9,600 on which 7 shareholders have paid in $9,600.00 ; carried to loan fund, $8,839.91.

1,551 shares prepaid stock at $100 per share, $155,100, on which 184 shareholders have paid in $92,607.70; carried to loan fund, $86 674 08.

12,616 shares instalment stock at $100 per share, $1,261,600, on which 2,665 shareholders have paid in $131,337.02 ; carried to loan fund, $90,361.68. Total carried to loan fund, $185,875.67.

Total amount distributed or created in 1900 :

(1) As interest, $5,254.19.
Rate of such interest, per cent. per annum, 6 per cent.

(2) As dividends out of profits, $6,244.00.
Rate or rates per cent. of such dividends, 3 per cent. and 9 per cent.

Balance Sheet as at 31st December, 1900.

Dr. *Capital and Liabilities*

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Permanent stock : total subscribed, $149,000 ; total paid thereon..	$123,099 15	
4. (*d*) Dividend declared in respect of (1) but not yet paid	4,405 76	
8. (*h*) Instalment permanent stock (payable by fixed periodical payments) : total subscribed, $97,900, on which has been paid	6,779 60	
9. (*i*) Dividends declared on (8) but not yet paid	132 15	
		$134,416 66
B.—Terminating Capital Stock or Shares.		
14. (*a*) Full paid stock : Total in force, 96 shares at $100 per share, on which has been paid into loan fund	$8,839 91	
15. Profits and accrued interest on (14) credited or appropriated not yet paid	288 00	
17. (*d*) Prepaid stock : Total in force, 1,551 shares at $100 per share, on which has been paid into loan fund	85,416 38	
18. (*e*) Profits or accrued interest on (17) credited or appropriated but not yet paid	2,440 82	
20 (*g*) Instalment stock : Total issue now in force, 12,616, shares, at $100 per share, $1,261,600, on which has been paid into loan fund	90,361 68	
21. (*h*) Profits or accrued interest on, (17) and (20) credited or appropriated but not yet paid	13,004 56	
		200,351 35
C.—Liabilities to Stockholders or Shareholders other than as already shown under A *or* B *viz.*		
24. Paid up certificates..	$1,257 70	
25. Temporary loans	9,250 00	
26. Sundry accounts	62 76	
27. Special paid up certificates	1,790 84	
Reserve Fund, $2,000 ; Contingent Fund, $1,880.87	3,880 87	
		16,242 17
Liabilities to the Public.—None.		
Total liabilities		$351,010 18

CR. *Assets*

I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.

B.—*Debts Secured by Mortgages of Land.*

9. (*a*) Debts (other than item 10) secured by mortgages of land	$335,859 48		
10. (*b*) Disbursements on mortgaged land	2,580 99		
11. (*c*) Interest due or accrued on item 9 and not included therein	5,047 32		
			$343,487 79

C.—*Debts not above enumerated for which the Corporation holds Securities as follows:*

20. (*h*) Debts secured only by permanent stock of Corporation	$ 75 00		
21. (*i*) Debts secured only by terminating stock or shares of the Corporation.	3,352 50		
			3,427 50

E.—*Cash.*

33. (i) In Trust Co			4,094 89
Total assets			$351,010 18

CASH ACCOUNT.

Receipts for the year ending 31st December, 1900.

I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE.

A.—*Balance from 31st December, 1899.*

	(Col 1.)	(Col. 2)	(Col. 3.)	Total (Col. 4.)
1. (*b*) Cash (not already shown under (1)):—				
(i) On hand	$ 2 38			
3. (ii) In bank	1,247 79			
				$1,250 17

B.—*Sums Received Wholly or Partly on Capital Account.*

4. (*a*) Calls permanent capital			$43,726 00	43,726 00
5. (*b*) Premiums on (4)	$2,624 00			2,624 00
7. (*d*) Sales of prepaid building society stock	2,071 67	21,153 33		23,225 00
8. (*e*) Dues on Instalment building society stock	4,604 20	45,228 81		49,833 01

C.—*Receipts on account of Investments, Loans or Debts.*

(*a*) On mortgages of realty:—			
10. (i) Principal	25,146 66		
11. (ii) Interest	22,524 68		
(*b*) On other securities:—			
Stock loans repaid	369 08		
Agents' balances repaid	37 03		
			48,077 45

D.—*Receipts from Real Estate Owned.*

16. (*a*) Sales (net surplus)	$380 96		380 96

E.—*Miscellaneous.*

18. (*a*) Premiums or bonus on loans	$593 91		
21. (*d*) Fines	258 86		
			852 77

F.—*Borrowed Money.*

25. (*a*) Temporary loans	$7,051 05		7,051 05

G.—*Receipts from Other Sources, viz.:*

30. (*a*) Special paid up certificates	600 00		
(*b*) Bonus on insurance	419 36		
(*c*) Valuation fees	86 00		
			1,105 36
Totals	$11,655 40	$122,744 37	$43,726 00 $178,125 77

Cash Account

Expenditure for the year ending 31st December, 1900

		(Col. 1.)	(Col. 2.)	Total (Col. 4.)
	I.—Expended on Corporation Account.			
	A.—Sums Loaned or Invested on Capital Account.			
1.	(*a*) Loaned on mortgages of realty		$118,639 71	
	(*b*) Loaned or invested in other securities, viz. :—			
2.	(i) Stock certificates		2,192 50	
7.	(*e*) Insurances or taxes advanced on property mortgaged to the corporation		1,205 23	
				$122,037 44
	B.—Expended on Stock Account.			
8.	Dividends paid on permanent stock	$5,042 71		
9.	Dividends paid on terminating	4,654 17		
11.	Paid for terminating stock withdrawn		$12,899 82	$12,899 82
	Interest on special certificates. (Expense fund)	163 55		9,860 43
	C.—Borrowed Money and Interest thereon paid.			
18.	(*a*) Bank account	$304 54	11,917 84	12,222 38
	D.—Management Expenses (other than foregoing).			
25.	(*a*) Salaries and fees	5,517 65		
26.	(*b*) Commission or brokerage	8,477 38		
27.	(*c*) Advances to agents	180 00		
28.	(*d*) Stationery, postage, printing and advertising	1,130 48		
29.	(*e*) Law costs	169 52		
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32) rates, lighting, etc.	467 00		
31.	(*g*) Travelling expenses	162 78		
32.	(*h*) Registration fees	30 00		
	(*i*) Ontario tax	90 35		
	(*j*) Elsewhere	18 25		16,243 41
	E.—Other Expenditures, viz.:			
33.	(*a*) Furniture	$11 20		
34.	(*b*) Commission to Trust Co	300 00		
35.	Miscellaneous	456 20		767 40
	F.—Balance.			
	(*b*) Cash in Trusts Co	4,094 89		4,094 89
	Totals	$31,270 67	$146,855 10	$178,125 77

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901? None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901? None.
3. Amount of other existing obligations of the Corporation which will mature in 1901? None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901? None.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 10 per cent.; on other securities, 12 per cent.
7. Of the mortgages held by the Corporation $267,073.34 is on realty situate in Ontario, and $68,786.14 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1900? None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been takeo by the Corporation in 1900? None.
10. Aggregate market value of land mortgaged to the Corporation, $447,845.
11. How often are the securities held by the Corporation valued? Annually.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $2,000; accountant, $1,000. By Guarantee Company.
13. When were the accounts of the Corporation last audited? 31st December, 1900.
14. Names and addresses of the auditors respectively for 1900 and 1901 (if appointed): James F. Lawson and J. L. Atkinson, Toronto, Ont.

THE YORK COUNTY LOAN AND SAVINGS COMPANY.

Head Office, Toronto, Ontario.

Incorporated under the Building Societies' Act, R.S.O., 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of York on the 21st December, 1891. (Decl. Book II., p. 83)

The lending and the borrowing powers are governed by the Loan Corporations Act, R.S.O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the York County Loan and Savings Company of Toronto, Ontario, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on Richmond St., in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office :

Joseph Phillips, President and General Manager, Toronto; 9th March, 1900, 29th March, 1901.
A. T. Hunter, Vice-President, Toronto; " "
E. J. Burt, Director, Toronto; " "
R. H. Sanderson, Director, Toronto ; " "
V. Robin, Secretary-Treas., Toronto; " "

Schedule B.

		Fully paid.		Instalment.	Total.
		No.	Amount.		
Shares of Terminating or Withdrawable Stock			$	$ c.	$ c.
Number and amount in force at 31st December, 1899		.	177,500	415,886 29	593,386 29
" " issued during 1900		...	49,670	474,990 52	524,660 52
Gross total in force at any time in 1900		....	227,170	890,876 81	1,118,046 81
	Amount.				
	$ c.				
Deduct as follows :					
Withdrawn and paid off during 1900	268,487 33	.....	65,170	203,317 33	
Forfeited and lapsed and suspended during 1900	51,628 24	..	.....	51,628 24	
Total deduction	....	.....	65,170	254,945 57	320,115 57
Net total remaining in force at 31st December, 1900		1,620	162,000	635,931 24	797,931 24

Summary of Terminating or Withdrawable Stock :

1,620	Shares fully paid stock at $100 per share,	$162,000.	on which Shareholders have paid in	$162,000 00
25,808	" Instalment stock " "	2,570,800	" "	635,931 24
				$797,931 24

Total amount distributed or credited in 1900 :

(1) As interest $13,078 49
Rate of such interest, per cent. per annum, 4 per cent.

(2) As dividends out of profits 17,412 13
Rate or rates per cent. of such dividends, 5 per cent.

Balance Sheet as at 31st December, 1900

Dr	*Capital and Liabilities*		
	Capital (Liabilities to Stockholders or Shareholders.)		
	B.—*Terminating Capital Stock or Shares.*		
14.	(*a*) Fully paid stock: Total in force, 1,620 shares at $100 per share, carried to Loan Fund	$162,000 00	
20.	(*g*) Instalment stock: Total issue now in force .... shares at $100 per share, on which has been paid into Loan Fund	635,931 24	
21.	(*h*) Profits or accrued interest on (20) credited or appropriated, but not paid out	35,860 70	
	C.—*Liabilities to Stockholders or Shareholders other than as already shown under A or B, viz.:*		
24.	Reserve fund	40,000 00	
25.	Borrowers sinking fund	38,024 00	
26.	Contingent fund	80,464 95	
			$992,230 89
	Liabilities to the Public.		
36	Due on loans in process of completion or to pay assumed mortgages	$1,500 00	
40.	Other liabilities to the public, viz:		
41.	(*a*) Mortgages assumed for members	8,700 00	
			10,200 00
	Total liabilities		$1,002,480 89

Cr.	*Assets.*		
	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—*Immovable Property Owned Beneficially by Corporation.*		
5.	(*b*) Freehold land, including buildings	$242,382 15	$242,382 15
	B.—*Debts secured by Mortgages of Land.*		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	610,079 04	
11.	(*c*) Interest due or accrued on item 9 and not included therein	3,201 70	
			613,280 74
	C.—*Debts not above enumerated for which the Corporation Holds Securities as follows:*		
21.	(*i*) Debts secured only by terminating stock or shares of the Corporation	45,652 00	
22.	(*j*) Advances to borrowers, taxes, etc	3,516 30	
			49,168 30
	E.—*Cash.*		
31.	(*a*) On hand	550 36	
32.	(*b*) In bank	89,991 22	
			90,541 58
	F.—*Assets not hereinbefore mentioned.*		
37.	(*a*) Accounts receivable	1,549 94	
38.	(*b*) Furniture and Fixtures	5,558 18	
			7,108 12
	Total assets		$1,002,480 89

Cash Account.

Receipts for the year ending 31st December, 1900.

I.—Received by the Corporation for its Own Use.	(Col. 1.)	(Col. 2.)	Total (Col. 4.)
A.—*Balances from 31st December, 1899.*			
(*b*) Cash (not already shown under (1)):			
2. (i) On hand		$ 665 08	
3. (ii) In bank		3,919 95	
B.—*Sums received wholly or partly on Capital Stock*			
6. (*e*) Sales of fully paid Building Society stock		49,670 00	
8. (*e*) Dues on instalment Building Society stock		474,990 52	
C.—*Receipts on Account of Investments, Loans or Debts.*			
(*a*) On mortgages of realty:			
10. (i) Principal		54,269 31	
11. (ii) Interest on mortgages and share loans	$25,335 49		
(*b*) On other securities:			
12. (i) Principal share loans		18,248 75	
D.—*Receipts from real estate owned beneficially by Corporation.*			
16. (*a*) Sales (not included in any of foregoing items)		9,170 61	
17. (*b*) Rents	2,285 95		
E.—*Miscellaneous.*			
18. (*a*) Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	58,155 82		
22. (*e*) Forfeitures or lapses, including suspended capital	51,623 24		
23. (*f*) Revivals of terminating stock		30,320 69	
F.—*Borrowed Money.*			
29. (*c*) Mortgage investments		4,300 00	
G.—*Receipts from other sources, viz.:*			
30. (*a*) Personal accounts		1,713 64	
Totals	$137,405 50	$647,268 55	$784,674 05

Cash Account.

Expenditure for the year ending 31st December, 1900.

I. Expended on Corporation Account.

A.—*Sums Loaned or Invested on Capital Account.*

	(Col. 1.)	(Col. 2.)	Total (Col. 4),
1. (*a*) Loaned on mortgages of realty		$168,794 36	
(*b*) Loaned or invested in other securities, viz.:			
(i) On Company's stock		33,845 00	
(ii) Mortgages assumed for members		1,900 00	
(*c*) Real estate purchased		54,813 49	
(*e*) Insurance or taxes, advanced on property mortgaged to the Corporation		1,353 58	

B.—*Expended on Stock Account.*

9. Dividends paid on terminating stock	$17,412 13		
10. Interest paid on terminating stock	13,078 49		
11. Paid for terminating stock withdrawn		268,487 33	
15. Terminating stock forfeited, lapsed or suspended		51,628 24	
17. Terminating stock revived	30,320 69		

D.—*Management Expenses (other than foregoing).*

25. (*a*) Salaries and fees	17,543 00		
26. (*b*) Commission or brokerage	13,246 70		
27. (*c*) Advances to agents, travelling expenses			
28. (*d*) Stationery, postage, printing and advertising, etc	12,531 42		
29. (*e*) Law costs	988 59		
30. (*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	5,584 07		
32. (*h*) Registration fee	80 00		
Ontario Tax	320 45		
Other fees and taxes	198 25		

E.—*Other Expenditure.*

33. (*a*) Furniture	216 25		
34. (*b*) Personal accounts		1,790 43	

F.—*Balance.*

37. (*a*) On hand and in banks		90,541 58	
Totals	$111,520 04	$673,154 01	$784,674 05

Miscellaneous Statement for the Year Ending 31st December, 1900.

6. Average rate of interest per annum received by the Corporation during 1900. On mortgages of realty, 6 per cent.; on other securities, 8 per cent.
7. Of the mortgages held by the Corporation $540,679.04 is on realty situate in Ontario, and $69,400 on realty situate elsewhere.
8. Loans written off or transferred to real estate account in 1900, $28,054.40.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900, No., 49 ; amount, $28,054.40.
10. Aggregate market value of the land mortgaged to the Corporation, $1,220,158.
11. How often are the securities held by the Corporation valued? Quarterly.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Treasurer, $11,000 ; Assistant-Treasurer, $9,000; other officers, $128,800. By Guarantee Company.
13. When were the accounts of the Corporation last audited? 1st March, 1901.
14. Names and address of the auditors respectively for 1900: Thos. G. Haud, Deer Park, Ont. ; G. A. Harper, Toronto, Ont.

III. LOANING LAND COMPANIES.

DETAILED REPORTS OF THE SEVERAL COMPANIES.

THE DOVERCOURT LAND, BUILDING AND SAVINGS COMPANY, LIMITED.

Head Office, Toronto.

Incorporated on the 16th December, 1885, by Letters Patent of Ontario (Lib. 17, No. 115), issued under The Ontario Joint Stock Companies Letters Patent Act, R. S. O. 1877, c. 150.

For the lending powers see statement of the objects in the above instrument.

For the borrowing powers see paragraphs 25 to 28 of the same.

Annual Statement

Of the condition and affairs of The Dovercourt Land, Building and Savings Company, Limited, of Toronto, Ontario, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 57 Victoria Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of six directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office :

James Brandon, President,	Toronto, Ont. ;	Tuesday, 13th Feb., 1900 ;	Tuesday, 12th Feb., 1901.
Harton Walker, Vice-President,	"	"	"
M. Walton, Director,	"	"	"
A. H. Lightbourn, "	"	"	"
A. M. Walton, "	"	"	"
E. T. Lightbourn, "	"	"	"
James T. Locke, Manager,	"		

A Permanent capital stock : Total amount authorized, $500,000 ; total amount subscribed, $64,550.00, as more particularly set out in Schedule A hereto.

Schedule A.

(b)—Fixed and Permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.

Description.	No. of Shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$ c.	$ c.
1. Fully called	1,291	50	64,550	63,835 71	714 29

List of Shareholders as at 31st December, 1900.

(Not printed.)

Balance Sheet as at 31st December, 1900.

Capital and Liabilities.

Dr.

Capital (Liabilities to Stockholders or Shareholders).	
A.—Permanent Capital Stock or Shares.	
1. (a) Ordinary joint stock capital fully called : total called, $64,550 ; total paid thereon	$63,835 71
Forward	$63,835 71

	Brought forward		$63,835 71
	LIABILITIES TO THE PUBLIC.		
38.	Due on bills payable other than 37 (including interest due or accrued)	$671 25	
40.	Other liabilities to the public, viz :		
41.	(*a*) Mortgages payable and interest	7,330 42	
42.	(*b*) Taxes on properties (vacant lands)	870 00	
43.	(*c*) Sundry accounts	3,083 32	
			11,954 99
	Total actual liabilities		$75,790 70
	CONTINGENT LIABILITIES.		
48.	Money for which the Corporation is contingently liable, viz. : Mortgages and interest		$10,200 00
	"The above amount is mortgages on sales or purchases of land made some years ago, and which mortgages contain the covenant of this Company to pay. We, however, consider that properties covered by them and collateral security held by us are sufficient to cover all our liability."		
	Total contingent liabilities		$10,200 00

Assets

CR.

	I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.		
	A.—*Immovable Property owned Beneficially by Corporation.*		
5.	(*b*) Freehold land (including buildings) other than foregoing, principally vacant lands	$24,980 00	
	B.—*Debts Secured by Mortgages of Land.*		
*9.	(*a*) Debts (other than item 10) secured by mortgages of land, being mortgages and agreements principally for balances on sales of land and due and accrued interest	30,561 36	
			$55,541 36
12.	(*d*) Of the debts mentioned in items 9, 10 and 11 the sum of $550.45 is due by directors and officers of the Corporation. (Not extended.) Profit and loss balance		318 97
	E.—*Cash.*		
31.	(*a*) On hand in office	$10 00	
32.	(*b*) In bank	115 21	
			125 21
	F.—*Assets not hereinbefore mentioned.*		
37.	(*a*) Bills receivable and interest	$1,520 38	
38.	(*b*) Rents due and accrued	336 00	
39.	(*c*) Land Company's stock fully paid	8,004 00	
**40.	(*d*) Land Company's stock, 90 per cent. paid	8,550 00	
41.	(*e*) Sundry accounts	1,394 78	
			19,805 16
	Total of assets owned beneficially by Corporation		$75,790 70
	H.—ASSETS NOT OWNED BENEFICIALLY BY CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE. *See Note under Contingent Liabilities.*		

CASH ACCOUNT.

Receipts for the year ending 31st December, 1900.

	I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE.	
	A.—*Balances from 31st December, 1899.*	
	(1) Cash (not already shown under (1)):	(Col. 1.)
2.	(i) On hand	$200 00
	B.—*Sums received wholly or partly on Capital Stock.*	
4.	(*a*) Calls on joint stock permanent capital	21 43
	C.—*Receipts on account of Investments, Loans or Debts.*	
	(*a*) On mortgages of realty :	
10.	(i) Principal (mortgages and agreements)	2,921 35
11.	(ii) Interest and rents	591 57
	F.—*Borrowed Money.*	
29.	(*e*) Sundry temporary loans	565 00
	G.—*Receipts from other sources, viz. :*	
30.	(*a*) Sundry accounts	50 00
	(*b*) Received from bank	4,198 51
	Totals	$8,547 86

* (Two of the above mortgages are assigned as collateral to Bills Payable.)
** $900.00 of above item is not paid in cash but is credited to special account.

Cash Account

Expenditure for the year ending 31st December, 1900

I.—Expended on Corporation Account.

A.—*Sums loaned or invested on Capital Account.*

		(Col. 1.)
2. (*b*)	Taxes and charges on mortgages and agreements	$ 608 58

C.—*Borrowed Money.*

18. (*a*)	Returned loans and sundry accounts	1,140 00
24. (*g*)	Interest on mortgages	547 50

D.—*Management expenses, (other than foregoing) :*

	Ontario tax	65 00
26. (*b*)	Registration of Company	30 00
28. (*d*)	Stationery, postage, printing, advertising, general an expenses	188 00
31. (*g*)	Voted to directors and auditors at annual meeting, 1.	210 00

AL OWNER.*

E.—*Other Expenditures, corporation.*

oing

33. (*a*)	Bills payable	1,200 00
34. (*b*)	Collateral accounts oing	267 04
35. (*c*)	Bank deposits	4,281 74

d....

F.—*Balance.*

38. (*a*)	Cash on hand	10 00
(*b*)	Cash in bank $115.21	
	Totals	$ 8,547 86

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901. None.
3. Amount of other existing obligations of the Corporation which will mature in 1901. Bills payable, $671.25 ; taxes, $870 ; mortgages, $7,330.42 ; sundry accounts, $3,083.32.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901. Mortgages and agreements nearly all now due.
5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, none ; on debentures, none ; on debenture stock, none.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, about 5 per cent.
7. Of the mortgages held by the Corporation all are on realty situate in Ontario.
8. Loans written off or transferred to real estate account during 1900; Mortgages, agreements, interest and real estate, $3,013.46.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900, none ; amount, none.
10. Aggregate market value of the land mortgaged to the Corporation? Principally vacant lands or security on same. Impossible to place cash value on assets.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? None.
13. When were the accounts of the Corporation last audited? To 31st December, 1900.
14. Names and addresses of the auditors respectively for 1900 and 1901? S. E. Townsend, Toronto, Ont.; F. J. Lightbourn, Toronto, Ont.

THE LAND SECURITY COMPANY.

Head Office, Toronto.

Constating Acts or Instruments

1873. Special Act of Incorporation, 36 V. c. 128 (O.), under the name of The Toronto House Building Association.

1882. 45 V. c. 80 (O.), changing the corporate name to The Land Security Company; increasing capital stock and amending powers

1885. 48 V. c. 82 (O.), amending powers.

1889 52 V c 86 (O.), increasing capital stock; authorizing conversion of existing shares into new shares, and amending powers.

1890 53 V. c. 132 (O.), increasing capital stock to $5,000,000; defining rights of transferee on transmission of shares by death, etc.

1896. 59 V. c. 113 (O), changing ordinary shares into preference shares; dividing existing shares, etc.

For the lending powers see 48 V. c. 82 (O), secs. 1, 2; and 52 V. c 86 (O), s 5.

For the borrowing powers see 36 V. c. 128 (O.), s. 5, as amended by 45 V. c. 80 (O), s 5, and by 48 V. c. 82 (O.), s. 2, and see 59 V. c. 113 (O), secs. 10 to 13.

[illegible] by Mortg[illegible]

[illegible] secured by

[illegible] principally f[illegible]

Annual Statement

Of the condition and affa[illegible]s Land Security Company, of Toronto, at the 31st December, 1900, and for the [illegible] items 9, 10 and [illegible]ng on that day, made to the Registrar of Loan Corporations for the Provin[illegible]rs of the Corpo[illegible], pursuant to the laws of the said Province

The head office of th[illegible]on is at No. 44-46 Victoria Street, in the City of Toronto, in the Province of [illegible].E.—*Ca[illegible]*

The Board is constituted of [illegible]ven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

Robert Jaffray, President, Toronto, Ont.;	6th February, 1900; 25th February, 1901
Edward Galley, Vice-President, Toronto, Ont.;	" "
Hon. Chancellor Sir J. A. Boyd, Director, Toronto, Ont.;	" "
Fred. J. Stewart Director, Toronto, Ont;	" "
John C. Copp, Director, Toronto, Ont.;	" "
William Wilson, Director, Toronto, Ont.;	" "
Ferguson J. Dunbar, Director, Toronto, Ont;	" "
Edward R. Greig, Manager-Secretary, Toronto, Ont.;	24th January, 1900.

A. Permanent capital stock: total amount authorized, $5,000,000; total amount subscribed, $1,382,300, as more particularly set out in Schedule A hereto.

Schedule A

(b)—Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts

Description.	No. of Shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$ c.	$ c.
1. Preference stock	16,940	10	169,400	169,400 00	
2. Partly called	3,899	100	389,900	166,964 63	
3. "	3,681	90	331,290	152,092 61	
4. "	5,502	80	440,160	220,080 00	
5. "	709	70	49,630	28,560 00	
6. "	32	60	1,920	1,280 00	
Totals	30,763		1,382,300	738,177 24	

List of Shareholders as at 31st December, 1900.

(Not printed.)

Balance Sheet as at 31st December, 1900

Dr. *Capital and Liabilities.*

	Capital (Liabilities to Stockholders or Shareholders).		
	A.—Permanent Capital Stock or Shares.		
1.	(*a*) Preferred Stock Capital fully called: Total called $169,400; total paid thereon	$169,400 00	
2.	(*b*) Ordinary joint stock capital, —— per cent. called: Total called, $568,777.24; total paid thereon	568,777 24	
4.	(*d*) Dividends declared in respect of (1) and (2), but not yet paid	93 60	
6.	(*f*) Reserve fund in respect of (1) and (2)	5,709 46	
			$743,980 30
	Liabilities to the Public*		
27.	Deposits	$36,500 40	
28.	Interest on deposits, due or accrued or capitalized	248 16	
29.	Debentures issued in Canada	266,110 00	
30.	Interest due and accrued on (29)	2,131 85	
31.	Debentures issued elsewhere than in Canada	722,505 39	
32.	Interest due and accrued on (31)	5,159 14	1,032,654 94
	Total liabilities		$1,776,635 24

* Specially secured by instrument bearing date 26th October, 1897, executed between the Company and certain Trustees.

Cr *Assets*

	Assets of which the Corporation is the Beneficial Owner.*		
	A.—Immovable Property Owned Beneficially by Corporation.		
5.	(*b*) Freehold land (including buildings) other than foregoing	$944,125 31	
6.	(*c*) Leasehold land (including buildings) other than foregoing	331,635 87	
			$1,275 761 18
	B.—Debts secured by Mortgages of Land.		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	$431,672 07	
10.	(*b*) Debts secured by mortgaged land held for sale	5,013 73	
11.	(*c*) Interest due or accrued on items 9 and 10 and not included therein	5,140 03	
			441,825 83
	C.—Debts not above enumerated for which the Corporation holds securities as follows:		
20.	(*h*) Debts secured only by permanent stock or shares of the Corporation	$12,413 78	
22.	(*j*) Debts secured by call loans	43,986 86	
26.	(*n*) Interest due or accrued on items 20 and 22 and not included therein	1,052 76	
			57,453 40
	E.—Cash.		
32.	(*b*) In Bank, London, England	$ 366 16	
	In Bank, Toronto	1,228 67	1,594 83
	Total assets		$1,776,635 24

* The above assets are subject to instrument mentioned above.

Cash Account

Receipts for the year ending 31st December, 1900.

	Received by the Corporation for its Own Use.	
	A.—Balances from 31st December, 1899.	
	(*b*) Cash (not already shown under 1):	Total Col. (4).
3.	(ii) In bank	$ 3,868 29
	B.—Sums received wholly or partly on Capital Stock.	
4.	(*a*) Calls on joint stock permanent capital	13,028 74
	C.—Receipts on Account of Investments, Loans or Debts.	
	(*a*) On mortgages of realty:	
10.	(i) Principal	33,800 61
11.	(ii) Interest	13,818 42
	D.—Receipts from Real Estate Owned Beneficially by Corporation.	
16.	(*a*) Sales (not included in any of the foregoing items)	5,330 50
17.	(*b*) Rents	61,893 37
	Totals	$131,739 93

Cash Account.

Expenditure for the year ending 31st December, 1900.

1.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

		(Col. 1.)	Total (Col. 4.)
	(*b*) Loaned or invested in other securities, viz.:		
2.	(i) Maintenance of loans		$ 13,695 61
6.	(*c*) Real estate or permanent improvements		315 00

C.—Borrowed Money (other than foregoing) or interest thereon Paid, viz:

18.	(*a*) Bank account (principal and interest)		37 02
19.	(*b*) Deposits: Principal, $690; interest, $1,987 87		2,677 87
20.	(*c*) Debentures issued in Canada: Interest, $13,719 45		13,719 45
21.	(*d*) Debentures issued elsewhere: Interest, $31,377.82		31,377 82

D.—Management Expenses other than foregoing.

25.	(*a*) Salaries and fees	$7,496 25	
28.	(*d*) Stationery, postage, printing and advertising	284 48	
29.	(*e*) Law costs	55	
31.	(*g*) Travelling expenses	13 50	
32.	(*h*) Registration fees	132 00	
			7,926 78

E.—Other Expenditures, viz.:

33.	(*a*) Charges on sterling debentures	1,724 08
34.	(*b*) Interest on mortgage charges, overdue payments, etc	1,173 75
35.	(*c*) Maintenance of real estate	41,717 68
	Tax arrears paid charged contingent account	15,780 04

F.—Balance.

	(*b*) Cash in various banks	1,594 83
	Totals	$131,739 93

Miscellaneous Statement for the Year Ending 31st December, 1900

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901. *Extended.*

2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901. *Extended.*

3. Amount of other existing obligations of the Corporation which will mature in 1901. *Extended.*

4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901, $46,775.81.

5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 5.349 per cent.; on debentures, 4.498 per cent.

7. Of the mortgages held by the Corporation, all are on realty situate in Ontario.

8. Loans written off or transferred to real estate account during 1900. Written off loans, $7,357.51; transferred, $11,626.00.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900. None.

11. How often are the securities held by the Corporation valued? Annually.

12. (a) What officers of the Corporation are under bond and for what sum respectively? None.

13. When were accounts of the Corporation last audited? 31st December, 1900.

14. Names and address of the auditors respectively for 1900 and 1901 (if appointed): W. F. Davison, Toronto, Ont.; R. F. Spence, Toronto, Ont.

THE ONTARIO INDUSTRIAL LOAN AND INVESTMENT COMPANY, LIMITED

Head Office, Toronto.

Incorporated 28th May, 1880, under Letters Patent of Ontario, issued under the Ontario Joint Stock Letters Patent Act. (R.S.O. 1877, c. 150.)

For the lending and the borrowing powers see the Letters Patent and R.S.O. 1877, c. 150, secs. 30, 52, 58; also Loan Corporations Act, R.S.O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of The Ontario Industrial Loan and Investment Company (Limited) of Toronto, Ontario, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at Nos. 13 and 15 Arcade, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1900, were as follows, together with their respective terms of office.

Bernard Saunders, President, Toronto, Ont.; 15th February, 1900, 21st February, 1901.
William Booth, Vice-President, " " "
John J. Cook, Vice-President, " " "
Alfred Baker, Director, " " "
William Wilson, Director, " " "
James Brandon, Director, " " "
John K. Macdonald, Director, " " "
Edmund T. Lightbourn, Manager-Secretary, Toronto, Ont.; 15th February, 1900, 21st February, 1901.

A. Permanent capital stock: Total amount authorized, $500,000; total amount subscribed, $500,000, less $143,300, which has been forfeited for non-payment of calls, as more particularly set out in Schedule A hereto,

Schedule A.

(*b*) *Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.*

Last call made: Date, 1st February, 1898; rate per cent., 10; gross amount, $35,670; amount paid thereon, $32,360.50.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls
		$	$	$ c.	$ c.
2. 90 per cent. called	2,948	100	294,800	261,443 15	3,877 85
3. 90 per cent. called but fully paid, balance having been paid in advance of calls	619	100	61,900	61,900 00	.....
Totals	3,567	.....	356,700	323,343 15	3,877 85

List of Shareholders as at 31st December, 1900.

(Not printed.)

Balance Sheet as at 31st December, 1900.

Dr. *Capital and Liabilities*

	Capital (Liabilities to Stockholders or Shareholders).		
	A.—*Permanent Capital Stock or Shares.*		
*2.	(*b*) Ordinary joint stock capital, 90 per cent. called ; total called, $321,030 ; total paid thereon	$317,153 15	
3.	(*cc*) Joint stock capital paid in advance of calls	6,190 00	
5.	(*c*) Unappropriated profits in respect of (2) and (3)	8,402 87	
7.	(*g*) Contingent fund in respect of (2) and (3)	30,000 00	
			$361,746 02
	Liabilities to the Public.		
27.	Deposits : Payable on demand, $170.98 ; payable notice, $24,217.17	$24,388 15	
28.	Interest on deposits due or accrued	604 54	
29.	Debentures issued in Canada	2,000 00	
30.	Interest due and accrued on (29)	25 00	
37.	Owing to banks (including interest due or accrued)	2,376 96	
40.	Other liabilities to the public, viz. :		
41.	(*a*) Mortgages payable and accrued interest	177,927 53	
42.	(*b*) Taxes on real estate	15,206 15	
			222,528 33
	Total actual liabilities		$584,274 35
	Contingent Liabilities.		
55.	(*c*) Company's covenant on mortgages payable on property sold by Company (payment assumed by purchaser)	$3,500 00	

* 163 shares were forfeited during the year for non-payment of calls.

Cr. *Assets.*

	I. Assets of which the Corporation is the Beneficial Owner.		
	A.—*Immovable Property owned Beneficially by Corporation.*		
5.	(*b*) Freehold land (including buildings) other than foregoing	$416,097 82	
6.	(*c*) Leasehold land (including buildings) other than foregoing	82,549 00	
	B.—*Debts secured by Mortgages of Land.*		$498,646 82
9.	(*a*) Debts (other than item 10) secured by mortages of land, being mortgages and agreements principally for balances due on sales of land	$79,066 54	79,066 54
	E—*Cash.*		
31.	(*a*) On hand		397 48
	F.—*Assets not hereinbefore mentioned.*		
37.	(*a*) Rent receivable	5,913 51	
38.	(*b*) Office furniture	250 00	
			6,163 51
	Total assets owned beneficially		$584,274 35
	II. Assets not owned Beneficially by Corporation but for which the Corporation is Accountable.		
	A.—*As Guarantor.*		
43.	Mortgage upon land sold which Company has guaranteed to pay	$3,500 00	

Cash Account.

Receipts for the year ending 31st December, 1901.

	I. Received by the Corporation for its Own Use.	Total.	Col. 1.
	A.—*Balances from 31st December, 1899.*		
	(*b*) Cash (not already shown under (1)) :—		
2.	(i) On hand		$476 82
	B.—*Sums Received Wholly or Partly on Capital Stock.*		
4.	(*a*) Calls on joint stock permanent capital		2,489 20
	C.—*Receipts on Account of Investments, Loans or Debts.*		
	(*a*) On mortgages of realty :—		
10.	(i) Principal		2,577 50
11.	(ii) Interest		2,012 48
	D.—*Receipts from Real Estate Owned Beneficially by Corporation.*		
16.	(*a*) Sales		3,341 00
17.	(*b*) Rent		25,767 68
	F.—*Borrowed Money.*		
25.	(*a*) Bank or other advances, discounts or overdrafts		2,376 96
26.	(*b*) Borrowed by taking deposits		6,095 27
	Totals		$45,136 91

Cash Account.

Expenditure for the year ending 31st December, 1900.

	I.—Expended on Corporation Account.	(Col. 1.)
	A.—Sums Loaned or Invested on Capital Account.	
1. (*a*)	Loaned on Mortgages	$185 74
	C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:	
18. (*a*)	Bank account (principal and interest)	3,980 26
19. (*b*)	Deposits: Principal, 4,423.06; interest, $882.05	5,305 11
20. (*c*)	Debentures issued in Canada: Interest $100	100 00
	Mortgages payable	10,812 34
	D.—Management Expenses other than foregoing.	
25. (*a*)	Salaries and fees	2,356 00
28. (*d*)	Stationery, postage, printing and advertising	270 68
29. (*e*)	Law costs	75 00
30 (*f*)	Ontario tax	217 10
32. (*h*)	Registration fees	75 00
	E.—Other Expenditures, viz.:	
33. (*a*)	Disbursements on real estate owned	21,362 20
	F.—Balance.	
37. (*a*)	Cash on hand	397 48
	Totals	$45,136 91

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901, $2,000.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901. None.
3. Amount of other existing obligations of the Corporation which will mature in 1901, $124,890.59.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901, mortgages and agreements mostly now due.
5. Average rate of interest per annum paid by the Corporation during 1900, on deposits, 5 per cent.; on debentures, 5 per cent. Nil.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 6 per cent.; on other securities.
7. Of the mortgages held by the Corporation all are on realty situate in Ontario.
8. Loans written off or transferred to real estate account during 1900, $43.30.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900. None.
10. Aggregate market value of the land mortgaged to the Corporation? Principally on vacant land, impossible to state value owing to condition of real estate market.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Manager, $5,000. By Guarantee Company.
13. When were the accounts of the Corporation last audited? To 31st December, 1900.
14. Names and addresses of the auditors respectively for 1900 and 1901; Sherman E. Townsend, Toronto, Ont.; James T. Locke, Toronto, Ont.

THE PROVIDENT INVESTMENT COMPANY.*

Head Office, Toronto, Ontario.

Incorporated on 3rd November, 1893, by Letters Patent of Ontario, issued under the Ontario Joint Stock Companies' Letters Patent Act (R. S. O. 1887, c. 157).

For the lending and the borrowing powers see the Letters Patent (which contain special limitations).

Annual Statement

Of the condition and affairs of The Provident Investment Company, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 26 King street east, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office :

Hon. Geo A. Cox, President, Toronto.
H. C. Cox, Vice-President, "
Jos. W. Flavelle, Director, "
E. W. Cox, Director, "
F. G. Cox, Director, "
E. R. Wood, Director, "
A. E. Ames, Director, "
E. R. Wood, Manager and Director, Toronto.
F. W. Baillie, Secretary, Toronto.

A. Permanent capital stock: Total amount authorized, $2,500,000; total amount subscribed, $800,000, as more particularly set out in Schedule A hereto.

Schedule A.

(*b*) *Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.*

Description.	No. of shares.	Par value. of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$	$
1. Fully called	8,000	100	800,000	800,000	.....

List of Shareholders as at 31st December, 1900.

(Not printed.)

Balance Sheet as at 31st December, 1900.

Capital and Liabilities

Dr.

Capital (Liabilities to Stockholders or Shareholders).		
A.—*Permanent Capital Stock or Shares.*		
1. (*a*) Ordinary joint stock capital fully called: total called, $800,000; total paid thereon	$800,000 00	
5. (*e*) Unappropriated profits in respect of (1).....	49,747 72	
		$849,747 72
Liabilities to the Public.		
31. Loans in Canada against the security of bonds, stocks and debentures owned by Company.....	$995,818 94	
35. Accrued interest on above item	23,123 82	
		1,018,942 76
Total liabilities.....		$1,868,690 48

* Formerly The Provident Investment and Mortgage Guarantee Company of Ontario, Limited; name changed by Order-in-Council (Ontario) bearing date the 2nd day of November, A.D. 1899.

CR. *Assets.*

I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.

A.—*Immovable Property Owned Beneficially by Corporation.*

5. (*b*) Freehold land (including buildings) other than foregoing	$343,287 17		
7. (*d*) Rents due, $274.64, and accrued, $1,485.24	1,759 88		
			$345,047 05

B.—*Debts Secured by Mortgages of Land.*

9. (*a*) Debts (other than item 10) secured by mortgages of land		6,619 25

C.—*Debts not above enumerated for which the Corporation holds securities as follows:*

22. Loans on the collateral security of stocks and bonds	$ 2,801 43		
23. Interest due and accrued on items 9 and 22	107 35		
25. Bonds, stocks and debentures owned by the Company	1,482,854 23		
26. Interest due and accrued on item 25 and not included therein	25,626 56		
			1,511,389 57

E.—*Cash.*

31. (*a*) On hand	$ 117 14		
32. (*b*) In bank	5,517 47		
			5,634 61
Total assets			$1,868,690 48

CASH ACCOUNT

Receipts for the year ending 31st December, 1900.

I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE.	(Col. 1.)	(Col. 4.)
A.—*Balance from 31st December, 1899.*		
(1) Cash (not already shown under (1)):		
2. (i) On hand	$124 98	
3. (ii) In bank	241 01	
		$ 365 99
C.—*Receipts on Account of Investments, Loans or Debts.*		
(*a*) On mortgages of realty:—		
10. (i) Principal	$19,505 96	
11. (ii) Interest	11,243 30	
		30,749 26
(*b*) Bonds, stocks and debentures owned by company:—		
12. (i) Principal	$1,068,529 93	
13. (ii) Interest or dividends	88,247 88	
		1,156,777 81
(*c*) Unsecured debts:—		
(i) Loans secured by bonds, stocks and debentures	$244,507 93	244,507 93
(ii) Interest included in item 11		
D.—*Receipts from Real Estate Owned Beneficially by Corporation.*		
16. (*a*) Sales (not included in any of the foregoing items)	24,183 33	
17. (*b*) Rents	5,800 74	
		29,984 07
Totals		$1,462,385 06

Cash Account

Expenditure for the year ending 31st December, 1900

	I.—Expended on Corporation Account.	Col. 1.)	Col. 4.)
	A.—Sums Loaned or Invested on Capital Account.		
	(a) Loaned on mortgages of realty		$12,285 04
	(b) Loaned or invested in other securities :—		
	(i) Loaned on security of bonds, stocks or debentures		137,856 22
	(ii) Purchase of stocks, bonds and debentures		600,408 74
6.	(c) Real estate purchased		1,921 59
	C.—Borrowed Money (other than foregoing) or Interest thereon Paid, viz.:		
18.	(a) Bank advances, Principal	$622,462 98	
	" Interest	74,190 41	
			696,653 39
	D.—Management Expenses (other than foregoing.)		
25.	(a) Salaries and fees	$1,782 47	
26.	(b) Commission or brokerage		
28.	(d) Stationery, postage, printing and advertising	67 33	
29.	(e) Law costs	58 92	
32.	(h) Registration fees	150 00	
	(i) Ontario tax	520 00	
			2,578 72
	E.—Other Expenditures, viz.:		
33.	(a) Taxes	$3,378 33	
34.	(b) Insurance	149 04	
35.	(c) Fuel, rent, etc	354 55	
36.	(d) Repairs and improvements	1,164 83	
	On property owned by Company		5,046 75
	F.—Balance.		
37.	(a) Cash on hand and in bank		5,634 61
	Totals		$1,462,385 06

Miscellaneous Statement for the Year Ending 31st December, 1900.

6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty 5½ per cent.

7. Of the mortgages held by the Corporation, $1,969.25 is on realty situate in Ontario, and $4,650.00 is on realty situate elsewhere.

10. Aggregate market value of the land mortgaged to the Corporation, $7,980.

11. How often are the securities held by the Corporation valued? Yearly.

12. (a) What officers of the Corporation are under bond and for what sum respectively? Managing director, $3,000; secretary, $2,500; accountant, $1,500. By Guarantee Company.

13. When were the accounts of the Corporation last audited? To 31st December, 1900.

14. Names and addresses of the auditors respectively for 1900 and 1901 (if appointed): Robert F. Walton, Toronto: H. M. Asling, Toronto.

THE SCOTTISH ONTARIO AND MANITOBA LAND COMPANY (LIMITED).

Head Office, Glasgow, Scotland.

Chief agency in the Province of Ontario, No. 11, Toronto street, Toronto.

Attorneys for the Province of Ontario for purposes of Loan Corporations Act (P. of Att'y. 1st Sept., 1897); James Lendrum Scarth, of Toronto, and John Galloway Scott, of Toronto.

Commissioners in Canada for execution of Deeds, etc. (P. of Att'y. 8th Oct., 1889): James Lendrum Scarth, of Toronto; Alexander Bain, of Winnipeg, and John Galloway Scott, of Toronto.

Constating Instruments.

Certificate of incorporation (15th Dec., 1879), issued by Registrar of Joint Stock Companies for Scotland, under the Companies' Act, 1862, 1867 and 1877.

Memorandum of Association and Articles of Association (both of the 12th Dec., 1879) under the above Acts and amendment to 73rd Article made 24th April, 1882.

For the lending and borrowing powers see the Memorandum of Association and the Articles of Association, and the (Imp.) Companies' Act 1862 to 1893; also for transactions in Ontario, see the Loan Corporations Act, R. S. O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Scottish Ontario and Manitoba Land Company (Limited) of Glasgow, Scotland, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The Board is constituted of five directors holding office for three years.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

Hugh Wright, President, Altiery, Scotland;	April, 1899,	April, 1902.
Peter Sturrock, Director, Kilmarnock, Scotland;	" 1898,	" 1901.
Samuel Gunn, Director, Glasgow, Scotland;	" 1899,	" 1902.
Robert Miller, Director, Edinburgh, Scotland;	" 1900,	" 1903.
Robert Anderson, Director, Glasgow, Scotland;	" 1900,	" 1903.
J. L. Scarth, Com'r in Ontario, Toronto.		
A. Bain, Com'r in Manitoba, Winnipeg.		
James Muirhead, Secretary, Glasgow.		

A Permanent capital stock: Total amount authorized, $2 433,333.33; total amount subscribed, $1,119,965 99, as more particularly set out in Schedule A hereto.

Schedule A.

(b). Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.

Description.	No. of shares.	Par value of shares	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		£	$ c.	$ c.	
2. 90 per cent. called	23,013	10 stg.	1,119,966 00	1,007,969 40	
Paid in anticipation of calls				50,593 87	
Totals	23,013		1,119,966 00	1,058,563 27	

List of Shareholders as at 31st December, 1900

(Not printed)

Balance Sheet as at 31st December, 1900.

Dr *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
2. (*b*) Ordinary joint stock capital 90 per cent. called; total called, $1,007,969.40; total paid thereon	$1,007,969 40	
Payments in anticipation of calls	50,593 87	
6. (*f*) Reserve Fund in respect of (2) or (3)	12,166 67	
		$1,070,729 94
C.—*Liabilities to Stockholders or Shareholders other than as already shown under A, viz.:*		
24. Accrued interest on payments on "A" shares	$329 21	329 21
Liabilities to the Public.		
31. Debentures issued elsewhere than in Canada	$24,158 13	
32. Interest accrued on (31)	121 30	
40. Other liabilities to the public, viz.:		
41. (*a*) Sundry open accounts	10,076 28	
		34,355 71
Total liabilities		$1,105,414 86

Cr. *Assets.*

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
5. (*b*) Freehold land (including buildings) other than foregoing	$786,049 00	$786,049 00
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$176,240 48	
10. (*b*) Debts secured by mortgaged land held for sale	80,285 34	
11. (*c*) Interest due or accrued on items 9 and 10 and not included therein	11,692 56	
		268,218 38
C.—*Debts not above enumerated for which the Corporation holds securities as follows:*		
13. (*a*) Debts secured by accepted bills of exchange	$9,733 33	
22. (*j*) Debts secured by bills receivable	2,054 36	
23. (*k*) Debts secured by special agreements	6,313 82	
24. (*l*) Glasgow Corporation deposit receipt	20,440 00	
		38,541 51
E.—*Cash.*		
31. (*a*) On hand	$725 55	
32. (*b*) In bank	1,810 94	
		2,536 49
F.—*Assets not hereinbefore mentioned.*		
37. (*a*) Office furniture	$216 56	
38. (*b*) Balance on debit sundry open accounts	675 84	
39. (*c*) Profit and loss account, balance at debit	9,177 08	
		10,069 48
Total assets		$1,105,414 86

Cash Account.

Receipts in Ontario only for the year ending 31st December, 1900.

I.—Received by the Corporation for its Own Use.		
A.—Balances from 31st December, 1899.		
(*b*) Cash, not already shown under (1):		Total, (Col. 4.)
2. (i) On hand		$351 04
3. (ii) In bank		16,443 23
B.—Sums received wholly or partly on Capital Stock.		
4. (*a*) Calls on joint stock permanent capital for credit of head office		609 75
Forward		$17,404 02

	Brought forward	$17,404 02

CASH ACCOUNT.—*Continued.*

C.—*Receipts on account of Investments, Loans or Debts.*

	(*a*) On mortgages of realty:	
11.	(ii) Interest	126 00
	(*b*) On other securities:	
13.	(ii) Interest or dividends	29 40

D.—*Receipts from Real Estate owned Beneficially by Corporation.*

16.	(*a*) Sales	2,260 00
17.	(*b*) Rent	7,628 51

G.—*Receipts from other sources:*

30.	(*a*) Interest on bank accounts	244 75
	(*b*) Bills receivable	284 54
	(*c*) Received from Winnipeg agency	63,044 44
	(*d*) Exchange	431 08
	Sundries	341 60
	Totals	$91,794 34

Expenditure in Ontario only for the year ending 31st December, 1900.

I.—EXPENDED ON CORPORATION ACCOUNT.

		Total, (Col. 4.)
	A.—*Sums Loaned or Invested on Capital Account.*	
1.	(*b*) Loaned or invested in other securities, viz.:	
2.	(i) Repairs, cost, etc., on property mortgaged to Company	$218 38
3.	(ii) Taxes, improvements, etc., on property owned by the Company	4,433 14
4.	(iii) Repairs on Company's property	2,101 50
	(*c*) Insurance and taxes advanced on property mortgaged to the Corporation	432 94
	D.—*Management Expenses (other than foregoing).*	
25.	(*a*) Salaries and fees	550 00
28.	(*d*) Stationery, postage, printing and advertising	62 70
29.	(*e*) Law costs, etc	572 79
32.	(*h*) Registration fees	107 00
	E.—*Other Expenditures, viz.:*	
33.	(*a*) Ontario tax	221 65
34.	(*b*) Expenditure in respect to various buildings owned by the Company	1,869 62
35.	(*c*) Exchange remitted to head office	79,444 29
36.	(*e*) Sundries	100 31
	F.—*Balance.*	
37	(*a*) Cash on hand and in bank	1,680 02
	Totals	$91,794 34

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1900.

2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901, $14,911.47.

4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901, $18,893.00.

5. Average rate of interest per annum paid by the Corporation during 1900. On deposits, none; on debentures, 3§ per cent.

6. Average rate of interest per annum received by the Corporation during 1900. On mortgages of realty, 6 per cent.

7. Of the mortgages held by the Corporation, $33,183 67 is on realty situate in Ontario, and $223,342.15 is on realty situate elsewhere.

8. Loans written off or transferred to real estate account during 1900, $2,707.95.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900—number, 6; amount, $17,325.58.

10. Aggregate market value of the land mortgaged to the Corporation? Cannot state, as there is no present demand for much of the land.

11. How often are the securities held by the Corporation valued? Price lists subject to annual revision and revised more frequently when business is active.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? None.

13. When were the accounts of the Corporation last audited? 31st December, 1900.

14. Names and address of the auditors respectively for 1900 and 1901? D. S. Carson, Glasgow, Scotland; John Maughan, Toronto, Ont.; T. W. Fisher, Winnipeg, Man.

THE TORONTO LAND AND INVESTMENT CORPORATION.

Head Office, Toronto.

Incorporated by Letters Patent of Ontario (30th January, 1886), issued under the Ontario Joint Stock Companies Letters Patent Act (R.S.O. 1877, c. 150).

For the lending and borrowing powers see R.S.O. 1877, c. 150; R.S.O. 1887, c. 157, and Loan Corporations Act, R.S.O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Toronto Land and Investment Corporation at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province

The head office of the Corporation is at No. 21 Leader Lane, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

G. R. R. Cockburn, President, Toronto;	9th Januuary, 1900;	8th January, 1901.
Frederick Wyld, Vice-President, Toronto,	"	"
Hon. G. A. Cox, Director, Toronto,	"	"
Donald McKay, Director, Toronto,	"	"
Horatio W. Nelson, Director, Montreal,	"	"
Robert Kilgour, Director, Toronto,	"	"
John Catto, Director, Toronton,	"	"
John C. Copp, Manager and Secretary, Toronto,	"	"

A. Permanent capital stock; total amount authorized, $500,000; total amount subscribed, $400,000, as more particularly set out in Schedule A hereto.

Schedule A.

(b).—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$	$
1. Fully called	8,000	50	400,000	243,730	156,270

List of Shareholders as at 31st December, 1900

(Not printed.)

Balance Sheet as at 31st December, 1900.

Dr. *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (*a*) Ordinary joint stock capital fully called: total subscribed, $400,000; total paid thereon	$243,730 00	
4. (*d*) Dividends declared in respect of (1), but not yet paid	22 97	
		$243,752 97
Liabilities to the Public.		
27. Deposits, payable on notice	$709 65	
28. Interest on deposits, due, or accrued or capitalized	17 74	
37. Owing to banks (including interest due or accrued)	14,708 94	
40. Other liabilities to the public, viz:		
41. (*a*) Mortgages on real estate	13,500 00	
42. (*b*) Interest	405 00	
		$29,341 33
Total actual liabilities		$273,094 30

Assets.

Cr.

I.—Assets of which the Corporation is the Beneficial Owner.		
A. Immovable Property Owned Beneficially by Corporation.		
5. (*b*) Freehold land (including buildings) other than foregoing		$ 199,093 35
B.—Debts secured by Mortgages of Land.		
9. (*a*) Debts (other than item 10) secured by mortgages of land	$ 68,621 78	
11. (*c*) Interest due and accrued on 9	770 37	
12. (*d*) Of the debts mentioned in items 9 and 11 the sum of $1,200 is due by directors or officers of the Corporation. (Not extended).		
		69,392 15
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
20. (*h*) Debts secured only by permanent stock or shares in the Corporation		500 00
E.—Cash.		
32. (*b*) In bank		26 56
F.—Assets not hereinbefore mentioned.		
Balance, Profit and Loss		4,082 24
Total assets		$273,094 30

Cash Account.

Receipts for the year ending 31st December, 1900.

I.—Received by the Corporation for its Own Use.	Total, (Col. 4.)
A.—Balances from 31st December, 1899.	
(*b*) Cash (not already shown under (1)):—	
3. (ii) In bank	$ 26 56
C.—Receipts on Account of Investments, Loans or Debts.	
(*a*) On mortgages of realty:—	
10. (i) Principal	1,808 85
11. (ii) Interest	1,057 90
(*c*) Unsecured debts:	
14. (i) Principal	102 56
(ii) Interest	72 00
D.—Receipts from Real Estate Owned Beneficially by Corporation.	
16. (*a*) Sales	3,765 80
17. (*b*) Rents	7,798 58
Totals	$ 14,632 25

Cash Account.

Expenditure for the year ending 31st December, 1900.

	I.—Expended on Corporation Account.	Total (Col. 4.)
1. (*b*)	Loaned or invested in other securities, viz.:— Insurances or taxes advanced on property mortgaged to the Corporation	$ 650 88
	C.—*Borrowed Money (other than foregoing) or interest thereon paid, viz.:*	
18. (*a*)	Bank account (Principal and Interest)	3,301 51
19. (*b*)	Deposits—Principal ...; interest, $35 48	35 48
20. (*c*)	Debentures issued in Canada; Principal, $1,000; interest, $22.50	1,022 50
	D.—*Management Expenses (other than foregoing.)*	
25. (*a*)	Salaries and fees	1,157 78
26. (*b*)	Commission or brokerage	90 00
28. (*d*)	Stationery, postage, printing and advertising	88 57
29. (*e*)	Law costs	23 56
30. (*f*)	Fuel, rent, taxes (other than in 7 and 32) and rates	305 00
32. (*h*)	Registration fees	55 00
	(*i*) Ontario Tax	158 60
	E.—*Other Expenditures, viz.:*	
33. (*a*)	Interest on mortgages payable	810 00
	(*b*) Taxes on real estate	4,480 95
	(*c*) Repairs to properties under rental	2,425 86
	F.—*Balance.*	
(*b*)	Cash in Bank	26 56
	Totals	$14,632 25

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901? $1,000.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901? None.
3. Amount of other existing obligations of the Corporation which will mature in 1901? None.
5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 5½ per cent.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 5 per cent.
7. Of the mortgages held by the Corporation all are on realty situate in Ontario.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900? None.
11. How often are the securities held by the Corporation valued? As required.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively: None.
13. When were the accounts of the Corporation last audited? 13th December, 1900.
14. Names and addresses of the auditors respectively for 1900 and 1901 (if appointed.) William Kerr, Toronto, Ont.; Joseph Fletcher, Toronto, Ont.

THE TORONTO SAVINGS AND LOAN COMPANY.

Head Office, Peterboro, Ontario.

Incorporated as "The Toronto Real Estate Investment Company," by Letters Patent of Ontario (June 15th, 1885), issued under the Ontario Joint Stock Companies' Letters Patent Act (R. S. O. 1877, c. 150). Supplementary Letters Patent of Ontario (29th December, 1887,) were issued under R. S. O. 1887, c. 157, defining the borrowing powers, etc. Further Supplementary Letters Patent of Ontario (25th September, 1889,) were issued under the last mentioned Act, increasing the capital stock from $400 000 to $2,000,000. Further Supplementary Letters Patent of Ontario (30th March, 1891,) were issued under the same Act, conferring agency powers on the Company. The corporate name was by Order-in-Council of Ontario (2nd April, 1891,) changed to "The Toronto Savings and Loan Company."

For the lending and the borrowing powers, see the Letters Patent and the Acts R. S. O. 1877, c. 150; R. S. O. 1887, c. 157; R. S. O. 1897, c. 205; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Toronto Savings and Loan Company of Peterborough, Ont., at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 437 George street south, in the Town of Peterborough, in the Province of Ontario.

The Board is constituted of nine directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

Hon. George A. Cox, President,	Toronto, Ont.,	8th February, 1900,	7th February, 1901.
Richard Hall, Vice-President,	Peterborough,	"	"
A. A. Cox, 2nd Vice-President,	"	"	"
Peter Hamilton, Director,	"	"	"
D. W. Dumble, Director,	"	"	"
James Stevenson, Director,	"	"	"
A. L. Davis, Director,	"	"	"
Wm. Cluxton, Director,	"	"	"
H. I. Le Fevre, Director,	Lakefield	"	"
W. G. Morrow, Manager,	Peterborough,	"	"

A Permanent capital stock: total amount authorized, $2,000,000; total amount subscribed, $1,000,000, as more particularly set out in Schedule A. hereto.

Schedule A.

(b)—Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.

Description.	No. of shares.	Par value of share.	Total amount held	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$	$
1. Fully called	5,000	100	500,000	500,000	....
2. 20 per cent. called	5,000	100	500,000	100,000	....
Totals	10,000	.....	1,000,000	600,000	.....

List of Shareholders as at 31st December, 1900.

(Not printed.)

Balance Sheet as at 31st December, 1900

Dr. *Capital and Liabilities.*

	Capital (Liabilities to Stockholders or Shareholders.)		
	A.—Permanent Capital Stock or Shares.		
1.	(*a*) Ordinary joint stock capital fully called: Total called, $500,000; Total paid thereon	$500,000 00	
2.	(*b*) Ordinary joint stock capital, 20 per cent. called; total called, $100,000; to al paid thereon	100,000 00	
4.	(*d*) Dividends declared in respect of (1) or (2) but not yet paid	18,000 00	
6.	(*f*) Peserve fund in respect of (1), (2)	135,000 00	
7.	(*g*) Contingent fund in respect of (1) (2)	2,591 20	
	Liabilities to the Public.		$755,591 20
27.	Deposits payable on notice	259,460 70	
28.	Interest on deposits due or accrued or capitalized	3,991 43	
29.	Debentures issued in Canada	759,877 58	
30.	Interest due or accrued on (29)	17,112 64	
31.	Debentures issued elsewhere than in Canada	7,300 00	
32.	Interest accrued on (31)	42 50	
40.	Other liabilities to the public, viz.:		
41.	(*a*) Sundry accounts due by company	96 48	1,047,881 33
	Total liabilities		1,803,472 53

Cr. *Assets.*

	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—Immovable Property Owned Beneficially by Corporation.		
5.	(*b*) Freehold land (including buildings) other than foregoing	$612,054 40	
6.	(*c*) Leasehold land (including buildings) other than foregoing	35,000 00	
	B.—Debts secured by Mortgages of Land.		$647,054 40
9.	(*a*) Debts (other than item 10) secured by mortgages of land	186,825 66	
11.	(*c*) Interest due or accrued on items 9 and not included therein	6,445 74	
	C.—Debts not above Enumerated for which the Corporation Holds Securities as follows:		193,271 40
22.	(*j*) Debts secured by stocks and bonds other than above	921,784 00	
26.	(*n*) Interest due or accrued on items 22 and not included therein	22,314 00	
	D.—Unsecured Debts.		944,098 00
27.	(*a*) Sundry accounts due to Company		1,355 05
	E.—Cash.		
31.	(*a*) On hand	2,354 33	
22.	(*b*) In bank	15,339 35	17,693 68
	Total assets		$1,803,472 53

Cash Account

Receipts for the year ending 31st December, 1900.

		(Col. 1.)	Total, (Col. 4.)
	1.—Received by the Corporation for its Own Use.		
	A.—Balances from 31st December, 1899.		
1.	(*b*) Cash (not already shown under (1)).		
2.	(i) On hand		676 97
3.	(ii) In banks		$14,581 68
	C.—Receipts on Account of Investments, Loans or Debts.		
	(*a*) On mortgages of realty:		
10.	(i) Principal	$12,073 98	
11.	(ii) Interest	8,060 36	
	(iii) Insurance, taxes etc., advanced upon mortgages	890 47	21,024 81
	(*d*) On other securities:		
12.	(i) Principal	2,918 00	
13.	(ii) Interest or dividends	52,841 50	55,759 50
	D.—Receipts from Real Estate Owned Beneficially by Corporation.		
16.	(*a*) Sales (not included in any of the foregoing items)	5,802 50	
17.	(*b*) Rents	37,221 37	43,023 87
	F.—Borrowed Money.		
26.	(*b*) Borrowed by taking deposits		248,661 07
27.	(*c*) Borrowed on debentures		148,145 56
	G.—Receipts from other sources, viz.:		
30.	(*a*) Sundry accounts due Company		1,655 11
	Totals		$533,528 57

Cash Account.

Expenditure for the year ending 31st December, 1900.

	I.—Expended on Corporation Account.	(Col. 1.)	Total, (Col. 4.)
	A.—*Sums Loaned or Invested on Capital Account.*		
1.	(*a*) Loaned on mortgages of realty		$31,806 85
	(*b*) Loaned or invested in other securities, viz.:—		
2.	(i) In stocks		23,256 50
6.	(*c*) Real estate purchased		6,529 61
7.	(*e*) Insurance or taxes advanced on property mortgaged to the Corporation		879 19
	B.—*Expended on Stock Account*		
8.	Dividends paid on permanent stock	$36,000 00	36,000 00
	C.—*Borrowed Money other than foregoing or Interest thereon paid, viz.:*		
19.	(*b*) Deposits : Principal, $203,920 79 ; interest, $7,939 44		211,860 23
20	(*c*) Debentures issued in Canada : Principal, $154,843.07 ; interest, $37,633.23		192,476 30
	D.—*Management expenses (other than foregoing).*		
25	(*a*) Salaries and fees	2,100 50	
28.	(*d*) Stationery, postage, printing and advertising	387 55	
29.	(*e*) Law costs	23 60	
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	712 85	3,224 50
	F.—*Other Expenditure, viz.:*		
33	(*a*) Taxes on property owned	2,038 26	
34.	(*b*) Ground rent on leasehold property	1,250 00	
35.	(*c*) Repairs and improvements on property owned	3,423 38	
36.	(*d*) Insurance on property owned	1,712 50	8,424 14
	Sundry accounts due by Company		1,377 57
	F.—*Balance.*		
37.	(*a*) Cash on hand and in various banks		17,693 68
	Totals		$533,528 57

Miscellaneous Statement for the Year Ending 31st December 1900.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901, $111,086.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901. None.
3. Amount of other existing obligations of the Corporation which will mature in 1901. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901 (not including cashable stocks and bonds amounting to $921,784), $20,815.
5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 3½ per cent.; on debentures, 4.51 per cent.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 5.34 per cent.; on other securities, 5.61 per cent.
7. Of the mortgages held by the Corporation $186,825.66 are on realty situate in Ontario.
8. Loans written off or transferred to real estate account during 1900. None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900. None.
10. Aggregate market value of land mortgaged to the Corporation, $411,630.
11. How often are the securities held by the Corporation valued? All within 2 or 3 years.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? None.
13. When were the accounts of the Corporation last audited? 1st February, 1901.
14. Names and addresses of the auditors respectively for 1900 and 1901 : Jas. A. Hall, Peterboro'; F. W. Baillie, Toronto.

THE WALKERVILLE LAND AND BUILDING COMPANY, LIMITED.

Head Office, Walkerville, Ont.

Incorporated by Letters Patent of Ontario (22nd October, 1890) issued under the Ontario Joint Stock Companies Letters Patent Act, R.S.O., 1887, c. 157.

For the lending and the borrowing powers see the above instrument and Act, also R. S. O. 1897, c. 205 ; 1900, c. 27.

Annual Statement

Of the condition and affairs of the Walkerville Land and Building Company (Limited), Walkerville, Ontario, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on Sandwich street, in the Town of Walkerville, in the Province of Ontario.

The Board is constituted of five directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office :—

E. Chandler Walker, President, Walkerville, Ont.: 19th February, 1901, 19th February, 1902.
F. H. Walker, Vice-President, Walkerville, Ont.: " "
J. Harrington Walker, Director, Walkerville, Ont.; " "
Wm. Aikman, jr., Director, Detroit, U.S.A.; " "
Douglas F. Matthew, Director and Secretary, Walkerville, Ont.; "

A. Permanent capital stock : Total amount authorized, $1,000,000 ; total amount subscribed, $1,000,000, as more particularly set out in Schedule A hereto.

Last call made : Date 1st January, 1891 ; rate 50 per cent. ; gross amount $500,000 ; amount paid thereon, $500,000.

Schedule A.

(*b*) *Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts, or Private Acts.*

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.
		$	$	$
2. 50 per cent. called.....	10,000	100	1,000,000	500,000

List of Shareholders as at 31st December, 1900.

(Not printed.)

Balance Sheet as at 31st December, 1900.

Dr. *Capital and Liabilities.*

	Capital (Liabilities to Stockholders or Shareholders).		
	A.—Permanent Capital Stock or Shares.		
2.	(*b*) Ordinary joint stock capital 50 per cent. called ; total called, $500,000 ; total paid thereon	$500,000 00	
5.	(*e*) Unappropriated profits in respect of (2)	18,163 52	
			$518,163 52
	Liabilities to the Public.		
29.	Debentures issued in Canada	$150,000 00	
30.	Interest accrued on (29)	1,687 50	
39.	To pay assumed mortgages	1,050 00	
40.	Other liabilities to the public, viz. :		
41.	(*a*) Accounts payable	7,458 86	
			160,196 36
	Total liabilities		$678,359 88

Cr. *Assets.*

	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—Immovable Property Owned Beneficially by Corporation.		
5.	(*b*) Freehold land (including buildings) other than foregoing		$536,319 26
	C.—Debts not above Enumerated :		
22.	(*j*) Debts secured by retaining titles, being amounts outstanding on sales and advances		31,766 15
	E.—Cash.		
32.	(*b*) In bank		2,853 14
	F.—Assets not hereinbefore mentioned.		
37.	(*a*) Office furniture and fixtures	$85 55	
38.	(*b*) Insurance policies	1,110 81	
39.	(*c*) Hotel furnishings	3,425 65	
40.	(*d*) Rents	1,281 91	
41.	(*e*) Accounts receivable	1,403 69	
	Sundries	115 72	
			7,421 33
	Total assets		$678,359 88

Cash Account.

Receipts for the year ending 31st December, 1900.

	I.—Received by the Corporation for its Own Use.	
	A.—Balances from 31st December, 1899.	Col. 4.
	(*b*) Cash (not already shown under (1)) :—	
2.	(i) On hand	$13,456 63
3.	(ii) In bank	4,861 57
	D.—Receipts from Real Estate owned Beneficially by Company.	
16.	(*a*) Sales	20,000 00
17.	(*b*) Rents	22,610 97
	G.—Receipts from other sources, viz :	
30.	(*a*) Agreements for sales and advances	4,358 11
	(*b*) Accounts	4,061 62
	(*c*) Interest	1,036 48
	Totals	$70,385 38

Cash Account.

Expenditure for the year ending 31st December, 1900.

I.—Expended on Corporation Account.

A.—*Sums Loaned or Invested on Capital Account.*

3.	(ii) Advances on buildings	$2,300 00
5.	(iv) New houses built	24,132 27
6.	(*c*) Real estate purchased	218 00

B.—*Expended on Stock Account.*

8.	Dividends paid on permanent stock	$20,000 00	20,000 00

C.—*Borrowed Money (other than foregoing) or Interest Thereon Paid.*

20.	(*c*) Debentures issued in Canada : interest	6,750 00

D.—*Management Expenses (other than foregoing).*

25.	(*a*) Salaries and Government fees	1,600 00
28.	(*d*) Stationery, postage, printing and advertising	12 20
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32), and rates	6,257 27

E.—*Other Expenditures, viz.:*

33.	(*a*) Other interest paid	68 10
34.	(*b*) Repairs and maintenance	6,081 63
35.	(*c*) General expenses	112 77

F.—*Balance.*

37.	(*b*) Cash in bank	2,853 14
	Totals	$70,385 38

Miscellaneous Statement for the Year Ending 31st December, 1900.

3. Amount of other existing obligations of the Corporation which will mature in 1901, $9,246.36.

5. Average rate of interest per annum paid by the Corporation during 1900 on debentures, 4½ per cent.

6. Average rate of interest per annum received by the Corporation during 1900 on other securities, 6 per cent.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900. None.

13. When were the accounts of the Corporation last audited? 2nd February, 1901.

14. Names and addresses of the auditors respectively for 1900 (if appointed). Edward Radford.

IV. TRUSTS COMPANIES.

DETAILED REPORTS OF THE SEVERAL COMPANIES.

THE IMPERIAL TRUSTS COMPANY.

Head Office, Toronto, Ontario.

Incorporated on the 23rd day of June, 1887, by special Act of the Dominion of Canada, 50-51 Vic. c. 115 (D), which in 1890 was amended by 53 Vic. c 101 (D).

Annual Statement

Of the condition and affairs of The Imperial Trusts Company of Canada at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 32 Church street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of nine directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

Henry S. Howland, President, Toronto, Ont.;	1st March, 1900 ; 1st March, 1901.
John D. Chipman, Vice President, St. Stephens, N.B.;	" "
*Sir Sandford Fleming, K.C.M.G., Director, Ottawa, Ont.;	" "
Hugh Scott, Director, Toronto, Ont.,	" "
Andrew S. Irving, Director, Toronto, Ont.;	" "
Thomas Walmsley, Director, Toronto, Ont.;	" "
C. J. Campbell, Director, Toronto, Ont.;	" "
H. M. Pellatt, Director,	" "
Owen Jones, C.E., Director, London, Eng ;	" "
J. S. Lockie, Manager, Toronto.	

* Retired.

A. Permanent capital stock: total amount authorized, $500,000; total amount subscribed, $400,000, as more particularly set out in Schedule A hereto.

Schedule A.

(b)—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts

Description.	No. of shares	Par value of shares.	Total amount held.	Total amount paid thereon.
		$	$	$
2. 25 per cent. called	3,683	100	368,300	92,125
3. 10 per cent. called	317	100	31,700	3,170
Totals	4,000		400,000	95,295

List of Shareholders as at 31st December, 1900.

(Not printed.)

Balance Sheet as at 31st December, 1900.

Capital and Liabilities.

Dr.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
2. (*b*) Ordinary joint stock capital 25 per cent. called; total called, $92,125; total paid thereon	$ 92,125 00	
3. (*c*) Ordinary joint stock capital, 10 per cent. called: Total called, $3,170; total paid thereon	3,170 00	
4. (*d*) Dividends declared in respect of (2) or (3), but not yet paid	6,670 65	
5. (*e*) Unappropriated profits in respect of (2) or (3)	7,691 72	
6. (*f*) Adjusting interest account	73 41	
Total actual liabilities		$ 109,730 78
Liabilities to the Public.—None.		
Contingent Liabilities.		
48. Money for which the Corporation is contingently liable:		
50. Trust funds received for investment, interest to 31st December, 1900, credited to principal	$ 441,539 67	
Total contingent liabilities		441,539 67
Gross total liabilities (actual and contingent)		$ 551,270 45

Assets.

CR.

I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.			
7. (*d*) Office furniture			$ 400 00
E.—*Cash.*			
(*a*) On hand	$ 90 00		
32. (*b*) In bank	533 75		
			623 75
F.—*Assets not hereinbefore mentioned.*			
37. (*a*) Bonds, debentures and bank stocks owned			108,707 03
Total assets owned beneficially by Corporation			$ 109,730 78
II. ASSETS NOT OWNED BENEFICIALLY BY CORPORATION BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.			
A.—*As Guarantor.*			
(*a*) Mortgage securities :—			
43. (i) Principal	$ 9,267 18		
(*b*) Other securities :—			
45. (i) Principal	406,820 29		
B.—*As trustee, representative, guardian or agent (without guarantee.)*			
52. (*d*) Uninvested trust funds	25,452 20		
Total of assets II			441,539 67
Gross total of assets I and II			$ 551,270 45

CASH ACCOUNT.

Receipts for the year ending 31st December, 1900.

I.—RECEIVED BY THE CORPORATION FOR ITS OWN USE.	(Col. 1.)	(Col. 3.)	(Col. 4.)
A.—*Balances from 31st December, 1899.*			
(*b*) Cash :—			
(i) On hand		$ 123 91	
(ii) In bank		4,936 00	
C.—*Receipts on Account of Investments, Loans or Debts.*			
(*b*) On other securities :—			
13. (ii) Interest or dividends	$ 5,180 96		
E.—*Miscellaneous.*			
18. Commission, brokerage (or remuneration as Corporation Agent, Trustee, etc.)	8,402 97		
Totals	$13,583 93	$5,059 91	$18,643 84
II.—RECEIVED AS CORPORATE TRUSTEE, REPRESENTATIVE, GUARDIAN, OR AGENT IN TRUST.			
A.—*Balances from 31st December, 1899.*			
31. (*b*) Cash :—			
(i) On hand	1,300 07		
(ii) In bank	20,630 92		
B.—*Received on account of Investments, Loans or Debts during the year.*			
34. (*a*) Call loans : Principal, 189,961.76, interest, 5,047.20	195,008 96		
35. (*b*) On other securities: Principal, 34,342.93 ; interest, $21,101 73.	55,444 66		
D.—*Receipts from other sources, viz.:*			
39. (*a*) Received for credit of trust accounts during the year	1,057,149 41		
Totals	$1,329,534 02		

Cash Account.

Expenditure for the year ending 31st December, 1900.

	I.—Expended on Corporation Account.	(Col. 1.)	(Col. 3.)	Total (Col. 4.)
	A.—*Sums Loaned or Invested on Capital Account.*			
	(*b*) Loaned or invested in other securities, viz.:			
2.	(i) Bank stocks		$2,430 61	
	B.—*Expended on Stock Account.*			
8.	Dividends paid on permanent stock	$6,670 65		
	D.—*Management Expenses (other than foregoing).*			
25.	(*a*) Salaries and fees	7,239 00		
28.	(*d*) Stationery, postage, printing and advertising	445 09		
29.	(*e*) Law costs	52		
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	971 29		
31.	(*g*) Travelling expenses	112 35		
32	(*h*) Registration fees	75 00		
33.	(*a*) Sundries	75 58		
	F.—*Balance.*			
	(*a*) Cash on hand		90 00	
	(*b*) Cash in bank		533 75	
	Totals	$15,589 48	$3,054 36	$18,643 84

	II.—Expended on Trust or Agency Account.			
	A.—*Loaned or Invested on Capital Account.*			
	(*b*) Loaned on call	$123,856 82		
	(iv) Invested in mortgages, bonds, stocks and debentures	89,541 24		
	B.—*Other Expenditure.*			
51.	(*b*) Repayment of trust funds, including interest	1,090,683 76		
	C.—*Balance.*			
54.	(*a*) Cash on hand	309 99		
	(*b*) Cash in bank	25,142 21		
	Totals	$1,329,534 02		

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901? None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901? None.
3. Amount of other existing obligations of the Corporation which will mature in 1901? None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901? None.
5. Average rate of interest per annum paid by the Corporation during 1900, on trust funds, $4\frac{1}{2}$ per cent. on debentures, none; on debenture stock, none.
6. Average rate of interest per annum received by the Corporation during 1900, on mortgages of realty, 8 per cent.; on other securities, $4\frac{7}{8}$ per cent.
7. Of the mortgages held by the Corporation $9,267.18 is on realty situate in Ontario, and none is on realty elsewhere.
8. Loans written off or transferred to real estate account during 1900? None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900? None.
10. Aggregate market value of the land mortgaged to the Corporation, $20,000.
12. (*b*) What officers of the Corporation are under bond and for what sum respectively? Manager, $1,000; by private sureties.
13. When were the accounts of the Corporation last audited? December 31st, 1900.
14. Names and addresses of the auditors respectively for 1900 and 1901 (if appointed): H. W. Eddis, F.C.A., and F. S. Sharpe, F.C.A., Toronto.

THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED.

Head Office, London, Ontario.

Incorporated on the 17th September, 1896, by Letters Patent of Ontario, issued under the Ontario Joint Stock Companies' Letters Patent Act, R. S. O. 1887, chapter 157. See also R. S. O. 1897, chapters 205, 206.

Annual Statement

Of the condition and affairs of the London and Western Trusts Company, Limited, of London, Ontario, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 404 Talbot street, in the City of London, in the Province of Ontario.

The Board is constituted of eighteen directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

Geo. C. Gibbons, President, London, Ont.; 15th February, 1900, 21st February, 1901.
John Labatt, Vice-President, London, Ont.; " "
John McClary, Director, London, Ont.; " "
J. W. Little, Director, London, Ont.; " "
T. H Smallman, Director, London, Ont.; " "
T. G. Meredith, Director, London, Ont.; " "
D. Regan, Director, London, Ont.; " "
R. Fox, Director, London, Ont ; " "
M. D. Fraser, Director, London, Oot ; " "
G. B. Harris, Director, London, Ont ; " "
R. W. Puddicomb, Director, London, Ont.; " "
W. H. Bowlby, Director, Berlin ; " "
John McLean, Director, St. Thomas, Ont.; " "
Geo Moncrieff, Director, Petrolia, Ont.; " "
John Idington, Director, Stratford, Ont ; " "
J. T. Garrow, Director, Goderich, Ont.; " "
J. H. Nellis, Director, Woodstock, Ont.; " "
D. Milne, Director, Sarnia, Ont.; 27th December, 1900, "
John B. Kilgour, Manager, London, Ont.

A.—Permanent capital stock: Total amount authorized, $500,000; total amount subscribed, $500,000, as more particularly set out in Schedule A hereto.

Schedule A.

(b).—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	Number of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.
		$	$	$
2. 20 per cent. called	5,000	100	500,000	100,000

List of Shareholders as at 31st December, 1900.

(Not printed.)

Balance Sheet as at 31st December, 1900.

Dr. *Capital and Liabilities.*

	Capital (Liabilities to Stockholders or Shareholders.)		
	A.—*Permanent Capital Stock or Shares.*		
2.	(*b*) Ordinary joint stock capital, 20 per cent. called: Total called, $100,000; total paid thereon	$100,000 00	
4.	(*d*) Dividends declared in respect of (2)	2,000 00	
5.	(*e*) Unappropriated profits in respect of (2)	11,123 31	
	Liabilities to the Public.—*None.*		
	Total actual liabilities		$113,123 31
	Contingent Liabilities.		
44.	Claims against corporation not acknowledged as debts:		
45.	(*a*) Original assets of estates, etc., estimated value of corpus	$266,854 00	
48.	Money for which the Corporation is contingently liable, viz.:		
49.	(*a*) Principal guaranteed	1,200 00	
51.	(*c*) Trust funds invested, but not guaranteed:		
52.	(1) Principal	187,635 53	
53.	(2) Interest	3,187 50	
54.	(*d*) Trust funds uninvested, bearing interest and not guaranteed	41,332 07	
	Total contingent liabilities		500,209 10
	Gross total liabilities, actual and contingent		$613,332 41

Cr. *Assets.*

	I.—**Assets of which the Corporation is the Beneficial Owner.**		
	B.—*Debts Secured by Mortgages of Land.*		
9.	(*b*) Debts (other than item 10) secured by mortgages of land	$104,162 67	
11.	(*c*) Interest due or accrued on item 9 and not included therein	1,833 98	
			$105,996 65
	C.—*Debts not above Enumerated for which the Corporation holds Security as follows:*—		
14.	(*b*) Debts secured by municipal bonds or debentures		2,189 47
	E.—*Cash.*		
31.	(*a*) On hand	$31 00	
32.	(*b*) In bank	4,906 19	
			4,937 19
	Total of assets owned beneficially by Corporation		$113,123 31
	II.—**Assets not Owned Beneficially by Corporation but for which the Corporation is Accountable.**		
	A.—*As Guarantor.*		
43.	(i) Principal	$1,200 00	
	B.—*As Trustee, Representative, Guardian or Agent (without Guarantee).*		
	(*a*) Mortgage securities:		
47.	(i) Principal	187,635 53	
48.	(ii) Interest due or accrued	3,187 50	
	Original assets of estates estimated	266,854 00	
52.	(*d*) Uninvested trust funds	41,332 07	
	Total of assets II		500,209 10
	Grand total of assets I and II		$613,332 41

Cash Account.

Receipts for the year ending 31st December, 1900.

		(Col. 1.)	Total, (Col. 4.)
	I.—Received by the Corporation for its Own Use.		
	A.—Balances from 31st December, 1899.		
3.	(ii) Cash in bank		$4,687 06
	C.—Receipts on Account of Investments, Loans or Debts.		
	(*a*) On mortgages of realty :		
10.	(i) Principal		4,999 28
11.	(ii) Interest	$5,210 45	5,210 45
	(*b*) On other securities :		
	(i) Principal		33 14
	(ii) Interest	86 86	86 86
	E.—Miscellaneous.		
18.	(*a*) Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	3,447 81	3,447 81
	Totals	$8,745 12	$18,464 60

		Total.
	II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.	
	A.—Balance from 31st December, 1899.	
33.	(ii) In bank	$44,374 36
	B.—Received on Account of Investments, Loans or Debts	
34.	(*a*) On mortgages : Principal, $46,972.60 ; interest, $7,724.37	54,696 97
35.	(*b*) On other securities : Principal, $80,994.67 ; interest, 3,339.19	84,333 86
36.	(*c*) On unsecured debts : Principal, $1,091.60	1,091 60
	C.—Receipts from Real Estate.	
37.	(*a*) Sales (not included in foregoing items)	5,803 75
38.	(*b*) Rents	765 75
	D.—Receipts from other Sources, viz.:—	
39.	(*a*) Sundry realizations	11,045 77
41.	(*c*) Interest on bank balances	1,359 63
	Totals	$203,471 69

Cash Account.

Expenditure for the year ending 31st December, 1900.

		(Col. 1.)	Total (Col. 4.)
	I.—Expended on Corporation Account.		
	A.—Sums Loaned or Invested on Capital Account.		
1.	(*a*) Loaned on mortgages of realty		$7,381 38
	B.—Expended on Stock Account.		
8.	Dividends on permanent stock	$4,000 00	4,000 00
	D.—Management Expenses (other than foregoing).		
25.	(*a*) Salaries and fees	1,389 75	
26.	(*b*) Commission or brokerage	60 00	
28.	(*d*) Stationery, postage, printing and advertising	290 96	
29.	(*e*) Law costs	6 00	
30.	(*f*) Fuel, rent, taxes	22 82	
31.	(*g*) Travelling expenses	31 15	
32.	(*h*) Registration fees	55 00	
	Ontario tax	250 00	
33.	(*a*) Sundry expenses	40 35	
			2,146 03
	F.—Balance.		
	(*b*) Cash on hand and in bank		4,937 19
	Totals		$18,464 60

Cash Account.

Expenditure for the year ending 31st December, 1900 —Continued.

II.—Expended on Trust or Agency Account.

	A.—*Loaned or Invested on Capital Account.*	Total (Col. 4.)
42.	(*a*) Loaned on mortgages of realty	$69,330 89
	B.—*Other Expenditures.*	
50.	(*a*) Commission or remuneration paid for management of estate, trust or agency	3,447 81
52.	(*c*) Debts or obligations wholly or partly paid: Principal, $78,206.24; interest, $11,154.68	89,360 92
	C.—*Balance.*	
	(*b*) Cash on hand and in bank	41,332 07
	Totals	$203,471 69

Miscellaneous Statement for the Year Ending 31st December, 1900.

4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901, $9,500.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 5.11 per cent.; on other securities, 4 per cent.
7. Of the mortgages held by the Corporation, $105,996.35 is on realty situate in Ontario.
8. Loans written off or transferred to real estate account during 1900. None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900. None.
10. Aggregate market value of land mortgaged to the Corporation, $223,000.
11. How often are the securities held by the Corporation valued? Annually or oftener in cases of doubtful loans.
12. (*a*) What officers of the Corporation are under bond, and for what sum respectively? Manager, $10,000. By Guarantee Company.
13. When were the accounts of the Corporation last audited? To 31st December, 1900.
14. Names and addresses of the auditors respectively for 1900 and 1901 (if appointed): Geo. F. Jewell, F.C.A., and A. A. Booker, London, Ont.

THE NATIONAL TRUSTS COMPANY, LIMITED.*

Head Office, Toronto.

Incorporated on the 12th day of August, 1898, by Letters Patent issued under the Ontario Companies' Act (R S.O. 1897, c. 191) subject to the provisions of the Ontario Trusts Companies' Act (R.S.O. 1897, c 206). See also the Loan Corporations Act (R.S.O. 1897, c. 205).

Annual Statement

Of the condition and affairs of the National Trusts Company, Limited, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 22 King street east, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seventeen directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office :

J. W. Flavelle, President, Toronto ;	30th January, 1901,	30th January, 1902.
Z. A. Lash, K.C., Vice-President, Toronto ;	"	"
E. R. Wood, " "	"	"
Hon. Mr. Justice MacMahon, Director, Toronto ;	"	"
Hon. Geo. A. Cox, Director, Toronto ;	"	"
F. W. Gates, Director, Hamilton ;	"	"
Robert Kilgour, Director, Toronto ;	"	"
W. E. H. Massey, Director, Toronto ;	"	"
Elias Rogers, Director, Toronto ;	"	"
B. M. Britton, K.C., M.P.. Director, Kingston ;	"	"
F. Nicholls, Director, Toronto ;	"	"
A. E. Kemp, Director, Toronto ;	"	"
H. H. Fudger, Director, Toronto ;	"	"
E. W. Cox, Director, Toronto ;	"	"
Wm. Mackenzie, Director, Toronto ;	"	"
G. H. Watson, K.C., Director, Toronto ;	"	"
James Crathern, Director, Montreal ;	"	"
W. T. White, Manager, Toronto ;	"	"

A. Permanent capital stock : Total amount authorized, $2,000,000 ; total amount subscribed, $1,000,000, as more particularly set out in Schedule A hereto.

Schedule A.

(b) Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of Shares.	Par value.	Total amount held.	Total paid thereon.	Total remaining unpaid.
		$	$	$	$
Fully called	10,000	100	1,000,000	1,000,000	....

List of Shareholders as at 31st December, 1900.

(Not printed.)

* Formerly The National Trusts Company of Ontario, Limited, the name was changed by Order-in-Council (Ontario) bearing date 21st September, 1899.

Balance Sheet as at 31st December, 1900.

Capital and Liabilities.

Dr.	Capital (Liabilities to Stockholders or Shareholders).		
	A.—*Permanent Capital Stock or Shares.*		
1. (*a*)	Ordinary joint stock capital; total called, $1,000,000; total paid thereon	$1,000,000 00	
4. (*d*)	Dividends declared in respect of (1), but not yet paid	24,249 89	
5. (*e*)	Unappropriated profits on (1)	8,593 22	
6. (*f*)	Reserve fund in respect of (1)	270,000 00	
			$1,302,843 11
	Liabilities to the Public.		
39	Due on loans in process of completion or to pay assumed mortgages	$43,734 58	43,734 58
	Total actual liabilities		$1,346,577 69
	Contingent Liabilities.		
48.	Money for which the Corporation is contingently liable, viz.:		
49. (*a*)	Principal guaranteed	$1,129,651 69	
(*b*)	Interest guaranteed	6,710 68	
51. (*c*)	Trust funds invested but not guaranteed:—		
	(i) Principal	108,865 74	
	(ii) Interest	1,526 70	
(*d*)	Trust funds uninvested not bearing interest and not guaranteed	2,262,105 85	
	Total contingent liabilities		3,508,860 66
	Gross total liabilities actual and contingent		$4,855,438 35

Cr.	*Assets.*		
	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—*Immovable Property Owned Beneficially by the Corporation.*		
1. (*a*)	Office premises situate at Toronto held in freehold	$126,730 48	
(ii)	" " at Winnipeg " "	66,971 12	
(*b*)	Freehold land (including buildings)	164,839 10	
	Rents due and accrued	3,688 38	
			$362,229 08
	B.—*Debts secured by Mortgages of Land.*		
9. (*a*)	Debts secured by mortgages of land	$386,755 39	
11. (*c*)	Interest due or accrued on items 9	46,064 51	
			432,819 90
	C.—*Debts not above Enumerated for which the Corporation Holds Security as follows:*		
14. (*b*)	Debts secured by municipal bonds and debentures	$11,062 00	
15. (*c*)	" public school debentures	930 70	
22. (*j*)	" railway and other bonds	110,364 00	
23. (*k*)	" stocks of loan, insurance and other companies	347,021 62	
26. (*n*)	Interest due or accrued on items 14, 15, 22 and 23	3,826 50	
			473,204 82
	E.—*Cash.*		
31. (*a*)	On hand	$10,261 24	
32. (*b*)	In bank as follows	22,269 55	
			32,530 79
	F.—*Assets not hereinbefore mentioned.*		
37. (*a*)	Safe deposit vaults Toronto and Winnipeg	$28,534 00	
38. (*b*)	Office furniture	5,748 15	
39. (*c*)	Sundry earnings and accounts	11,510 95	
			45 793 10
	Total assets owned beneficially by the Corporation		$1,346,577 69
	II.—Assets not owned beneficially by Corporation but for which the Corporation is Accountable.		
	A.—*As Guarantors.*		
	(*a*) Mortgage securities:—		
43.	(i) Principal	$984,391 74	
44.	(ii) Interest due and accrued	6,710 68	
	(*b*) On other securities:—		
45.	(i) Principal	145,259 95	
	B.—*As Trustee, Representative, Guardian or Agent (without guarantee).*		
	(*a*) Mortgage securities:—		
47.	(i) Principal	108,865 74	
48.	(ii) Interest due or accrued	1,526 70	
52. (*d*)	Uninvested trust funds	2,262,105 85	
	Total of Assets II.		3,508,860 66
	Gross total of Assets I and II		$4,855,438 35

Cash Account

Receipts for the year ending 31st December, 1900.

	I.—Received by the Corporation for its Own Use.	(Col. 1.)	(Col. 3.)
	A.—*Balance from 31st December, 1899.*		
	Cash:—On hand		$7,607 41
	In bank		13,280 02
	B.—*Sums received wholly or partly on Capital Stock.*		
4.	(a) Calls on joint stock permanent capital		135,000 00
5.	(b) Premiums on (4)		33,750 00
	C.—*Receipts on account of investments, loans or debts.*		
10.	(a) On mortgages of realty:—		
	(i) Principal		426,607 44
11.	(ii) Interest	$37,401 18	
	(b) On other securities:—		
12.	(i) Principal		295,280 75
13.	(ii) Interest or dividends	31,492 74	
	D.—*Receipts from Real Estate owned Beneficially by Corporation.*		
16.	(a) Sales		128,715 75
17.	(b) Rents	26,203 01	
	E.—*Miscellaneous.*		
18.	(a) Commission, brokerage, etc.	25,140 74	
	G.—*Receipts from other sources, viz.:*		
30.	(a) Sundry receipts and transfers	5,050 35	678,321 26
	Totals	$125,288 02	$1,718,562 63
	II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.		
	A.—*Balance from 31st December, 1899.*		
	(b) Cash:		
32.	(i) On hand	228 05	
33.	(ii) In bank	12,824 29	
	B.—*Received on account of investments, loans or debts.*		
34.	On mortgages: Principal, $184,252.29; Interest, $3,007.62	187,259 91	
35.	(b) On other securities: Principal, $276,422.55; Interest, $3,120.64	279,543 09	
	D.—*Receipts from other sources.*		
39.	(a) Estates, capital and revenue realizations and receipts	11,897,573 98	
	Totals		$12,377,429 32

Expenditure for the year ending 31st December, 1900.

	I.—Expended on Corporation Account.	(Col. 1.)	(Col. 3.)
	A.—*Sums loaned or invested on Capital Account.*		
1.	(a) Loaned on mortgages of realty		$420,955 63
2.	(b) Loaned or invested in other securities:		
3.	(i) Stocks of other corporations		6,712 67
	(ii) Bonds and debentures of other corporations		134,321 50
	(iii) Loaned on security of stocks and bonds		163,720 00
	(c) Real estate purchased		73,956 15
	(e) Insurance, taxes, repairs, etc., on property owned by the Corporation.	$18,628 16	
	B.—*Expended on Stock Account.*		
8.	Dividends paid on stock	43,320 67	
	D.—*Management Expenses.*		
25.	(a) Salaries and fees	19,528 41	
26.	(b) Commission or brokerage	1,520 98	
28.	(d) Stationery, postage, printing, etc	7,814 28	
29.	(e) Law costs	2,481 16	
30.	(f) Fuel, rent and taxes	3,231 11	
31.	(g) Travelling expenses	1,741 60	
32.	(h) Registration fees	400 00	
	E.—*Other Expenditures.*		
33.	(a) Canadian Patriotic Fund	1,000 00	
34.	(b) Purchase of Manitoba Trusts Company	20,909 12	292,028 13
35.	(c) Sundry payments and transfers	12,645 48	587,004 81
	F.—*Balances.*		
37.	(a) Cash on hand and in banks		32,550 79
	Totals	$132,620 97	$1,711,229 68

Cash Account.—*Continued.*

Expenditure for the year ending 31st December, 1900

II.—Expended on Trust or Agency Account.

	A.—*Loaned or Invested on Capital Account.*	Col. 3.
42.	(*a*) Loaned on mortgages of realty	$414,188 09
	(*b*) Loaned or invested on or in other securities, viz:—	
43.	(i) Stocks of other Corporations	10,677 50
	(ii) Bonds " "	9,900 00
	(iii) Loaned on security of stocks, bonds, etc	92,125 00
	B.—*Other Expenditures.*	
53.	(*d*) Estate, capital and revenue distributions and payments	9,588,432 88
	C.—*Balance.*	
54.	(*g*) On hand	$1,024 10
55.	(*h*) In banks and Loan Companies	2,261,081 75
		2,262,105 85
	Totals	$12,377,429 32

Miscellaneous Statement for the Year Ending 31st December, 1900.

6. Average rate of interest per annum received by the Corporation during 1900 on Mortgages of Realty, 6.8 per cent.; on other securities, 5 per cent.

7. Of the mortgages held by the Corporation $65,516.94 is on realty situate in Ontario, and $321,238.45 is on realty situate elsewhere.

10. Aggregate market value of the land mortgaged to the Corporation, $867,200.

11. How often are the securities held by the Corporation valued? Yearly.

12. (*a*) What officers of the Corporation are under bond and for what sum respectively? General Manager $5,000; accountant, $2,500; book-keeper, $2 500; clearing house chief clerk, $5,000; transfer clerk, $5,000; stenographer, $1,000; clerk, $1,000; junior, $1,000. Montreal office: Manager, $5,000; accountant, $5,000; clerk, $2,000. By Guarantee Companies.

13. When were the accounts of the Corporation last audited? To 31st December, 1900.

14. Names and address of the auditors respectively for 1900 and 1901: John McKay and George Edwards, F.C.A., Toronto.

THE OTTAWA TRUST AND DEPOSIT COMPANY (LIMITED).

Head Office, Ottawa, Ont.

Incorporated on the 23rd January, 1896, by Letters Patent of Ontario, issued under the Ontario Joint Stock Companies' Letters Patent Act (R.S.O. 1887, c. 157). See also the Ontario Trust Companies' Act (R.S.O. 1897, c. 206), and the Loan Corporations Act (R.S.O. 1897, c. 205; 1900, c. 27).

Annual Statement

Of the condition and affairs of the Ottawa Trust and Deposit Company (Limited), of Ottawa, Ont., at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on the corner of Sparks and Elgin streets, in the City of Ottawa, in the Province of Ontario.

The Board is constituted of twenty directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office :

Alexander Fraser, President, Ottawa, Ont.,	17th January, 1900,	6th February, 1901.
George P. Brophy, 1st Vice-President, Ottawa, Ont ,	"	"
Warren Y. Soper, 2nd Vice-President, "	"	"
Clifton A. Douglas, Director, "	"	"
S. H. Fleming, Director, "	"	"
William Scott, Director, "	"	"
John I. MacCraken, Director, "	"	"
Peter Whelan, Director, "	"	"
George Goodwin, Director, "	"	"
W. D. Hogg, K C., Director, "	"	"
Thomas Workman, Director, "	"	"
Alexander H. Edwards, Director, "	"	"
J. H. Francis, Director, "	"	"
W. H. Comstock, Director, "	"	"
Hiram Robinson, Director, "	"	"
George S. May, Director, "	"	"
H. A. F. MacLeod, Director, "	"	"
James Gillies, Director, Carleton Place,	"	"
Bennett Rosamond, M.P., Director, Almonte,	"	"
H. W. Chamberlain, Sec.-Treasurer, Ottawa, Ont.,	"	"

A. Permanent capital stock : Total amount authorized, $500,000 ; total amount subscribed, $404,000, as more particularly set out in Schedule A hereto.

Schedule A.

(*b*) *Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.*

Last call made : date, November 10th, 1896 ; rate, 25 per cent. ; gross amount, $101,000. Amount paid thereon, $101,000.

Description.	No. of Shares.	Par Value.	Total amount held.	Total amount paid thereon.	Total amount remaining unpaid.
		$	$	$	$
2. 25 per cent. called..	4,040	100	404,000	101,000	303,000

List of Shareholders as at 31st December, 1900.

(Not printed)

Balance Sheet as at 31st December, 1900.

Dr.

	Capital (Liabilities to Stockholders or Shareholders.)		
	A.—Permanent Capital Stock or Shares.		
3. (c)	Ordinary joint stock capital 25 per cent. called; total called, $101,000; total paid thereon	$ 101,000 00	
5. (e)	Unappropriated profits in respect of (3)	4,497 28	
6. (f)	Reserve fund in respect of (3)	3,000 00	
			$ 108,497 28
	Liabilities to the Public.		
40.	Other liabilities to the public, viz:—		
41.	(a) Mortgage on building and interest accrued thereon	71,267 48	
42.	(b) Outstanding accounts	183 00	71,450 48
	Total actual liabilities		179,947 76
	Contingent Liabilities.		
51.	(c) Trust funds invested but not guaranteed:—		
52.	(1) Principal	$ 411,786 66	
53.	(2) Interest	5,992 54	
	Total contingent liabilities		417,779 20
	Gross total liabilities, actual and contingent		$ 597,726 96

Or. *Assets.*

	I.—Assets of which the Corporation is the Beneficial Owner.		
	A.—Immovable Property Owned Beneficially by Corporation.		
1. (a)	Office premises situate as follows:		
2.	(i) At Ottawa, held in freehold	$ 132,700 00	$ 132,700 00
	B.—Debts Secured by Mortgages of Land.		
9. (a)	Debts (other than item 10) secured by mortgages of land	25,600 00	
11. (c)	Interest due or accrued on item 9 and not included therein	600 99	26,200 99
	E.—Cash.		
31. (a)	On hand	935 85	
32. (b)	In bank	7,223 77	8,159 62
	F.—Assets not hereinbefore mentioned.		
37. (a)	Safety deposit vaults	$ 15,148 75	
38. (b)	Office furniture, fittings and stationery	1,972 27	
39. (c)	Stocks of Corporations	560 00	
40 (d)	Suspense account, organization expense, and Quebec Charter	3,800 00	
41. (e)	Rentals accrued and unpaid	1,210 65	
42. (f)	Commissions earned and unpaid, loans on Life Insurance Policies	2,775 00	
(g)	Premiums on stocks accrued and unpaid	215 00	25,681 67
	Total of assets owned beneficially by corporation		$ 192,742 28
	II.—Assets not owned beneficially by Corporation but for which the Corporation is accountable.		
	B.—As trustee, representative, guardian, or agent (without guarantee).		
	(a) Mortgage securities:		
47.	(i) Principal	$ 199,170 00	
48.	(ii) Interest due and accrued	3,925 53	
	(b) Other securities:		
49.	(i) Principal	181,549 20	
	(ii) Interest due and accrued	109 50	
52. (d)	Uninvested trust funds	20,230 45	
	Total of assets II		404,984 68
	Gross total of assets I and II		$ 597,726 96

Cash Account.

Receipts for the year ending 31st December, 1900.

I.—Received by the Corporation for its Own Use.

A.—*Balances from 31st December, 1899.*

		(Col. 1.)	(Col. 4.)
	(*b*) Cash (not already shown under (1)):—		
	(i) On hand	$ 877 33	
3.	(ii) In bank	3,001 64	
			$ 3,878 97

B.—*Sums received wholly or partly on Capital Stock.*

5.	(*b*) Premiums	760 00	760 00

C.—*Receipts on Account of Investments, Loans or Debts.*

	(*a*) On Mortgages of Realty:		
	(i) Principal	6,600 00	
	(ii) Interest	1,873 41	
			8,473 41

D.—*Receipts from Real Estate owned beneficially by Corporation.*

17.	(*b*) Rents	10,180 00	10,180 00

E.—*Miscellaneous.*

18.	(*a*) Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	5,991 67	5,991 67

G.—*Receipts from other sources, viz.:*

30.	(*a*) Rental of vaults	1,942 60	
	(*b*) Sundries	1,866 75	
			3,809 35
	Totals		$ 33,093 40

II.—Received as Corporate Trustee, Representative, Guardian, or Agent in Trust.

A.—*Balance from 31st December, 1899.*

33.	(ii) In bank	59,123 07

B.—*Received on account of investments, loans or debts.*

34.	(*a*) On mortgages: Principal, $19,574; interest, $9,844.39	29,418 39
35.	(*b*) On other securities: Principal, $23,800; interest, $8,427.37	32,227 37
36.	(*c*) On unsecured debts: Principal, $13,990	13,990 00

C.—*Receipts from real estate.*

37.	(*a*) Sales (not included in any of foregoing items)	21,437 50
38.	(*b*) Rents	8,955 11

D.—*Receipts from other sources, viz.:*

39.	(*a*) Life insurance policies, $5,880 69; personal estate sundries, $131,503.91	137,384 60
40.	(*b*) Fire insurance, $75,564; premiums on stock sold, $136.00	75,700 00
41.	(*c*) Insurance premiums paid, $24.28; sundries, $39.00; stock subscriptions, $31,847.65; valuation fees, $10.00	31,920 93
	Totals	$ 410,156 97

Cash Account.

Expenditure for the year ending 31st December, 1900

		(Col. 1.)	Total (Col. 4.)
	I.—Expended on Corporation Account.		
	A.—Sums Loaned or Invested on Capital Account.		
	(*b*) Loaned or invested in :—		
2.	(i) Life assurance policies	$2,125 00	
3.	(ii) Stocks and bonds	560 00	
7.	(*d*) Incumbrances on realty, interest	3,500 00	$6,185 00
	C.—Borrowed Money (other than foregoing) or Interest thereon paid, viz.:		
18.	(*a*) Bank account (principal and interest)	$3,519 05	
19.	(*b*) Deposits : Principal, $.....; interest, $	330 94	3,849 99
	D.—Management Expenses (other than foregoing).		
25.	(*a*) Salaries and fees	$4,756 66	
26.	(*b*) Commission or brokerage	168 71	
28.	(*d*) Stationery, postage, printing and advertising	838 21	
29.	(*e*) Law costs	39 10	
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32) and rates	6,320 69	
31.	(*g*) Travelling expenses	372 50	
32.	(*h*) Registration fees	395 00	12,890 87
	E.—Other Expenditures, viz :		
33.	(*a*) Office furniture, $90.00; valuation fees, $15.00	$105 00	
34.	(*b*) Quebec charter	679 90	
35.	(*c*) Sundries	473 02	
36.	(*d*) Interest paid on one half share of mortgage	750 00	2,007 92
	F.—Balance.		
37.	(*a*) Cash on hand	$935 85	
	(*b*) Cash in various banks	7,223 77	8,159 62
	Totals		$33,093 40
	II.—Expended on Trust or Agency Account.		
	A.—Loaned or Invested on Capital Account.		
42.	(*a*) Loaned on mortgages of realty		$55,494 00
	(*b*) Loaned or invested on or in other securities, viz. :		
43.	(i) Stocks and bonds		33,515 34
	(*d*) Incumbrances on realty paid off, viz. :—		
48.	(i) Principal		29,978 45
49.	(ii) Interest		1,712 92
	B.—Other Expenditures.		
50.	(*a*) Commission or remuneration paid for management of estate, trust or agency (including item 26)		6,791 42
51.	(*b*) Rents, taxes and rates		11,425 53
52.	(*c*) Debts or obligations wholly or partly paid : Principal		82,624 68
53.	(*d*) Payments to beneficiaries, expenses and sundries, etc		168,384 18
	C.—Balance.		
	(*a*) On hand	$145 62	
54.	(*b*) Cash in bank	20,084 83	20,230 45
	Totals		$410,156 97

Miscellaneous Statement for the Year Ending 31st December, 1900.

5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 4.67 per cent.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 5.106 per cent.
7. Of the mortgages held by the Corporation, $224,770 is on realty situate in Ontario.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900. None.
10. Aggregate market value of land mortgaged to the Corporation, $381,075.
11. How often are securities held by the Corporation valued ? Quarterly.
12. (*a*) What officers of the Corporation are under bond, and for what sums respectively ? Manager, $50,000 ; accountant, $2,000 ; by private sureties.
13. When were the accounts of the Corporation last audited ? 19th January, 1901.
14. Names and addresses of the auditors for 1900 : J. S. Chamberlain, Ottawa, Ont. ; J. H. Thompson, Ottawa, Ont. ; for 1901, J. S. Chamberlain, Ottawa, Ont.

THE PROVINCIAL TRUST COMPANY OF ONTARIO, LIMITED.

Head Office, Toronto, Ont.

Incorporated on the 27th day of October, 1897, by Letters Patent of Ontario, issued under R.S.O. 1897, c. 191. See also The Ontario Trust Company's Act (R.S.O. 1897, c. 206), and The Loan Corporations Act (R S O. 1897, c. 205; 1900, c. 27).

Annual Statement

Of the condition and affairs of the Provincial Trust Company of Ontario, Limited, of Toronto, as at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at the north-west corner of Bay and Richmond streets, in the City of Toronto.

The Board is constituted of twenty directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

Sir Richard Cartwright, G.C.M.G., President, Ottawa.
S. F. McKinnon and James Scott, Vice-Presidents, Toronto.
J. R. Barber, Director, Georgetown.
A. A. Allan, Director, Toronto.
G. Sterling Ryerson, M.D., Director, Toronto.
R. Millichamp, Director, Toronto.
John McLaren, Director, Brockville.
Henry K. Esgan, Director, Ottawa.
J. H. Widdifield, Director, Toronto.
John A. McGillivray, K.C., Director, Toronto.
Alexander Bruce, Director, Hamilton.
John Knox, Director, Hamilton.
Oronhyatekha, M.D., Director, Toronto.
John Flett, Director, Toronto.
Matthew Wilson, K.C., Director, Chatham.
J. A. McGillivray, K.C., Acting Manager, 15th November.

A. Permanent capital stock: Total amount authorized, $1,000,000; total amount subscribed, $453,500, as more particularly set out in Schedule A hereto.

Schedule A.

(*b*) *Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies' Acts or Private Acts.*

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
		$	$	$	$
1. Fully called	386	100	38,600	38,600	.....
2. 20 per cent	4,149	100	414,900	75,350	339,550
Totals	4,535	.....	453,500	113,950	339,550

List of Shareholders as at 31st December, 1900

(Not printed.)

Balance Sheet as at December, 1900.

Dr. *Capital and Liabilities.*

	Capital (Liabilities to Stockholders or Shareholders).		
	A.—*Permanent Capital Stock.*		
1.	(*a*) Ordinary joint stock capital fully paid ; total called——————total paid thereon	$38,600 00	
2.	(*b*) Ordinary joint stock capital, 20 per cent. called ; total paid thereon	75,350 00	
			$113,950 00
	Liabilities to the Public.		
41.	(*a*) Collected, not paid over		35 75
	Total actual liabilities		$113,985 75
	Contingent Liabilities.		
	(*d*) Trust funds uninvested not bearing interest and not guaranteed	$ 23,748 41	
	Total contingent liabilities		23,748 41
	Gross total liabilities actual and contingent		$137,734 16

Cr	*Assets*		
	I.—Assets of which the Corporation is the Beneficial Owner.		
	A. *Immovable Property Owned Beneficially by the Corporation.*		
8.	(*e*) Office furniture		$ 573 75
	B.—*Debts Secured by Mortgages of Land.*		
9.	(*a*) Debts secured by mortgaged land	$ 28,047 95	
11.	(*c*) Interest due and accrued on item 9 and accrued box rent	2,617 07	
			30,665 04
	C.—*Debts not above enumerated for which the Corporation holds securities as follows :*		
22.	(*j*) Debts secured by loans on preference stocks and on debentures	45,450 00	45,450 00
	E.—*Cash.*		
32.	(*b*) In bank, Toronto	21,842 39	
	(*c*) " New York	1,119 88	
			22,962 27
	F.—*Assets not hereinbefore mentioned.*		
37.	(*a*) Organization expenses	$ 4,866 84	
41.	(*e*) Profit and loss account	9,467 85	
			14,334 69
	Total of assets owned beneficially by Company		$113,985 75
	II.—Assets not owned beneficially by the Corporation but for which the Corporation is Accountable.		
	B.—*As Trustee, Representative, Guardian or Agent (without guarantee).*		
52.	(*d*) Uninvested trust funds	$23,748 41	
	Total assets II		23,748 41
	Gross total assets I and II		$137,734 16

Cash Account.

Receipts for the year ending 31st December, 1900.

	I.—Received by the Corporation for its Own Use. A.—*Balances from 31st December, 1899.*	(Col. 1.)	(Col. 3.)	Total. (Col. 4.)
1.	Capital account		$ 1,600 00	$ 1,600 00
2.	(*b*) Cash (not already shown under (1)):			
	(i) On hand		31 88	
	(ii) In bank		2,451 89	
				2,483 77
	B.—*Sums received wholly or partly on Capital Stock :*			
4.	(*a*) Calls on joint stock permanent capital		187 50	187 50
	C.—*Receipts on account of Investments, Loans or Debts.*			
	(*a*) On mortgages of realty :			
10.	(i) Principal, loans repaid		3,837 50	3,837 50
	(ii) Interest	$1,054 75		1,054 75
	(*b*) On other securities :—			
12.	(i) Principal, loans repaid		258,182 25	258,182 25
13.	(ii) Interest or dividends	6,681 88		6,681 88
	E—*Miscellaneous.*			
18.	(*a*) Commission, brokerage	3,141 55		3,141 55
	G.—*Receipts from other sources.*			
30.	(*a*) Safe deposit and collection	378 35		378 35
	(*b*) Received on account of client to be handed over		35 75	
	(*c*) " " (for sale of bonds)		50,976 85	51,012 60
	Totals	$11,256 53	$317,303 62	$328,560 15

	II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.		
	A.—Balance from 31st December, 1899.		
	(*b*) Cash (not included in (31):		
33.	(ii) In banks		$12,741 92
	B.—Receipts on Account of Investments, Loans or Debts		
34.	(*a*) On mortgages; principal, $3,925.00; interest, $1,536.32	$ 5,461 32	
35.	(*b*) On other securities: interest, $517.34	517 34	
	D.—Receipts from other sources, viz.:		5,978 66
39.	(*a*) As trustee, &c.	65,071 54	65,071 54
	Totals		$83,792 12

Cash Account

Expenditure for the year ending 31st December, 1900.

	I.—Expended on Corporation Account.	(Col. 1.)	(Col. 2.)	Total (Col. 4.)
	A.—Sums Loaned or Invested on Capital Account.			
1.	(*a*) Loaned on mortgages of realty		$6,435 45	
	(*b*) Loaned on other securities, stock on call		179,669 09	
				$186,104 54
	Payments to clients		$111,436 83	111,436 83
	D.—Management Expenses.			
25.	(*a*) Salaries and fees	$ 2,862 45		
26.	(*b*) Commission or brokerage	43 25		
28.	(*d*) Stationery, postage, printing, advertising and legal expenses.	1,778 12		
30.	(*f*) Rent	2,083 20		
31.	(*g*) Travelling expenses	164 70		
32.	(*h*) Registration fees	30 00		
	Ontario tax	315 00		
				7,276 72
	E.—Other Expenditures.			
33.	(*a*) Directors' mileage and compensation	$ 75 55		
34.	(*b*) Organization expenses	645 84		
35.	(*c*) Accrued interest	58 40		
				779 79
	F.—Balance.			
37.	(*b*) Cash in banks			22,962 27
	Totals	$8,056 51	$297,541 37	$328,560 15
	II.—Expended on Trust or Agency Account.			
	A.—Loaned or Invested on Capital Account.			
42.	(*a*) Loaned on mortgages of realty		$4,850 00	$4,850 00
	B.—Other Expenditure.			
50.	(*a*) Commission or remuneration paid for management of estates	1,019 70		1,019 70
53.	(*d*) Payments on account of trusteeship		54,174 01	54,174 01
	C.—Balances.			
54.	(*b*) Cash in various banks		23,748 41	23,748 41
	Totals			$83,792 12

Miscellaneous Statement for the Year Ending 31st December, 1900.

6. Average rate of interest per annum received by the Corporation during 1900. On mortgages of realty, 5 to 6 per cent.; on other securities, 4½ and 5 per cent.

7. Of the mortgages held by the Corporation, all are on realty situate in Ontario.

10. Aggregate market value of land mortgaged to the Corporation, $128,950.

11. How often are the securities held by the Corporation valued? Once a year.

12. What officers of the Corporation are under bond, and for what sums respectively? Acting Manager, $5,000; Clerk, $1,000. By Guarantee Company.

13. When were the accounts of the Corporation last audited? 31st December, 1900.

14. Names and addresses of the auditors respectively for 1900: T. G. Williamson and Wm. Campbell.

THE TORONTO GENERAL TRUSTS CORPORATION.

Head Office, Toronto, Ont.

The Toronto General Trusts Corporation was constituted on the 1st April, 1899, by special Act of Ontario, 62 Vic. (2) chap. 109, amalgamated into one company under the above name:

(1) The Toronto General Trusts Company, and
(2) The Trusts Corporation of Ontario.

For the constating instruments of the two companies so amalgamated see the Report of the Registrar of Loan Corporations for Ontario, year ending December 31st, 1899.

Annual Statement

Of the condition and affairs of The Toronto General Trusts Corporation, of Toronto, Ontario, at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 59 Yonge street, in the City of Toronto, in the Province of Ontario

The Board is constituted of directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office:

John Hoskin, K.C., LL.D.,	President,	Toronto, Ont.;	28th February, 1900,	27th February, 1901.
Hon. S. C. Wood,	Vice-President,	"	"	"
W. H. Beatty,	"	"	"	"
J. J. Kenny,	Director,	"	"	"
John Bell, K.C.,	"	Belleville;	"	"
John L. Blaikie,	"	Toronto;	"	"
W. R. Brock,	"	"	"	"
A. B. Lee,	"	"	"	"
Thomas Long,	"	"	"	"
J. W. Digby, M.D.,	"	Brantford;	"	"
W. D. Matthews,	"	"	"	"
Hon. Peter Maclaren,	"	Perth;	"	"
J. J. Foy, K.C., M.P.P.,	"	Toronto;	"	"
E. B. Osler, M.P.,	"	"	"	"
George Gooderham,	"	"	"	"
William Hendrie,	"	Hamilton;	"	"
Hon. Sir Frank Smith,	"	Toronto;	"	"
Henry S. Howland,	"	"	"	"
J. G. Scott, K.C.,	"	"	"	"
T. Sutherland Stayner,	"	"	"	"
Aemilius Irving, K.C.,	"	"	"	"
B. E. Walker,	"	"	"	"
Robert Jaffray,	"	"	"	"
J. W. Langmuir,	Managing Director,	"	"	"

A.—Permanent capital stock: Total amount authorized, $1,000,000; total amount subscribed, $1,000,000, as more particularly set out in Schedule A hereto.

Schedule A.

(*b*).—*Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.*

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.
		$	$	$
1. Fully called	5,003	100	500,300	500,300
2. 80 per cent. called	4,997	100	499,700	399,760
Totals	10,000		1,000,000	900,060

List of Shareholders as at 31st December, 1900.

(Not printed.)

Balance Sheet as at 31st December, 1900.

Dr *Capital and Liabilities.*

Capital (Liabilities to Stockholders or Shabeholders.)

A.—*Permanent Capital Stock or Shares.*

1.	(*a*) Ordinary joint stock capital fully called: Total called, $500,300; total paid thereon		$500,300 00	
2.	(*b*) Ordinary joint stock capital, 80 per cent. called: Total called, $399,760; total paid theron		399,760 00	
	(*cc*) Paid in advance of calls		6,660 00	
4.	(*d*) Dividends declared in respect of (1) and (2) but not yet paid		31,399 01	
5.	(*e*) Unappropriated profits in respect of (1) and (2)		8,519 12	
6.	(*f*) Reserve fund in respect of (1) and (2)		250,000 00	
	C.—*Liabilities to Stockholders other than already shown under A or B.*			
24.	Profits on municipal debentures held in suspense		18,000 00	
25.	Earnings for year 1900 reserved for future disposal		9,253 12	
				$1,223,891 25
	Liabilities to the Public.			
39.	Due on loans in process of completion or to pay assumed mortgages		5,977 30	
40.	Other liabilities to the public: (a) Sundry creditors		2,319 16	
				8,296 46
	Total actual liabilities		$1,232,187 71	
	Contingent Liabilities.			
44	Claims against the Corporation not acknowledged as debts, viz.			
45.	(a) Interest reserved		8,000 00	
48.	Money for which the Corporation is contingently liable.			
49	(a) Principal guaranteed.. Court mortgages	$1,080,029 58		
	Court debentures	981,337 64		
	Guaranteed agencies	701,825 73		
			2,763,192 95	
51.	(c) Trust funds invested but not guaranteed: Call loans	274,585 00		
52.	(1) Principal.... Mortgages	3,538,413 13		
	Debentures	1,194,149 38		
			5,007,147 51	
53.	(2) Interest		41,382 64	
54	(d) Trust funds uninvested and not guaranteed Corpus	475,824 72		
	Revenue	186,994 62		
			662,819 34	
55.	(e) Other contingent liabilities		3,031 04	
	Total contingent liabilities			8,485,573 48
	Gross total liabilities, actual and contingent			$9,717,761 19

Cr *Assets*

I.—Assets of which the Corporation is the Beneficial Owner.

A.—*Immovable Property Owned Beneficially by Corporation.*

1.	(*a*) Office premises situate as follows:		
2.	(i) At 59 Yonge street, Toronto, held in freehold	$108,300 00	
5.	(*b*) Freehold land (including buildings) other than foregoing	150,375 00	
			$258,675 00
	B.—*Debts secured by Mortgages of Land.*		
9.	(*a*) Debts (other than item 10) secured by mortgages of land	522,959 36	
10.	(*b*) Debts secured by mortgaged land held for sale	18,525 00	
11.	(*c*) Interest due or accrued on items 9 and 10 and not included therein	16,089 53	
	(*cc*) Interest due or accrued on mortgages other than those mentioned in 9 and 10	40,158 92	
12.	(*d*) Of the debts mentioned in items 9, 10 and 11 the sum of $600 is due by directors or officers of the Corporation. (*Not extended.*)		
			597,732 81
	Forward		$856,407 81

	Brought forward		$856,407 81

C.—*Debts not above Enumerated for which the Corporation holds Securities as follows:*

14.	(*b*) Debts secured by municipal bonds or debentures	$ 985 40		
22.	(*j*) " life insurance policies	34,191 85		
23.	(*k*) " call loans on stock, bonds, etc	494,791 40		
24.	(*l*) " debentures of joint stock companies	99,207 33		
				629,175 98

F.—*Assets not Hereinbefore Mentioned.*

37.	(*a*) Office furniture and vault fixtures	$ 23,000 00		
38.	(*b*) Building repairs	41,902 83		
39.	(*c*) Solicitor's account in suspense	4,266 14		
40.	(*e*) Sundry debtors	1,668 22		
				70,837 19
	Total of assets owned beneficially by Corporation			$1,556,420 98

II.—Assets not Owned Beneficially by Corporation but for which the Corporation is Accountable.

A.—*As Guarantor.*

	(*a*) Mortgage securities:—			
43.	(i) Principal ... Court	$1,080,004 58		
	Guaranteed agencies	701,825 73	$1,781,830 31	
	(*b*) Other securities;—			
	(i) Principal: Court debentures		1,012,945 97	
				2,794,776 28

B.—*As Trustee, Representative, Guardian or Agent (Without Guarantee.)*

	(*a*) Mortgage securities:—			
47.	(i) Principal		$3,538,413 13	
48.	(ii) Interest due and accrued		41,382 64	
	(iii) Advances to borrowers		3,886 21	
	(*b*) Other securities:—			
49.	(i) Principal ... Call loans	$274,585 00		
	Debentures	1,194,149 38	1,468,734 38	
50.	(iii) Premiums paid on debentures		35,299 14	
52.	(*d*) Uninvested trust funds		278,848 43	
				5,366,563 93
	Total of Assets II.		$8,161,340 21	
	Gross total of Assets I. and II.			$9,717,761 19

In addition to the securities mentioned in the foregoing statement there have come into the hands of the Corporation as a trust Company, real estate mortgages and other assets not yet realized, but represented to the Corporation as being of the value of $10,500,000.

Cash Account

Receipts for the year ending 31st December, 1900.

I.—Received by the Corporation for its Own Use.

A.—*Balances from 31st December, 1899.*

		Col. 1.	Col. 3.	Total. Col. 4.
	(*b*) Cash (not already shown under 1):—			
2.	(i) On hand			$2,392 78
3.	(ii) In bank			26,741 74
	B.—*Sums Received Wholly or Partly on Capital Stock.*			
4.	(*a*) Calls on Joint Stock Capital		$299,820 00	
	aa In advance of calls		6,600 00	
				306,480 00
	C.—*Receipts on account of Investments, Loans or Debts.*			
	(*a*) On mortgages of realty:—			
10.	(i) Principal			156,041 64
11.	(ii) Interest on mortgages and other securities.	$66,273 64		
	(*b*) On other securities:—			
	(i) Principal			962,869 85
	D.—*Receipts from Real Estate Owned Beneficially by Corporation.*			
16.	(*a*) Sales (not included in any of foregoing items)			20,675 37
17.	(*b*) Rents	11,452 34		
	E.—*Miscellaneous.*			
18.	(*a*) Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	83,590 66		161,316 64
	G.—*Receipts from other sources, viz.*			
30.	(*a*) Advances to borrowers			115,701 47
	(*b*) Suspense account			37,189 18
	(*c*) Sale of office furniture			4,012 00
	Totals	$161,316 64		

II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—*Balances from 31st December, 1899.*

	(*b*) Cash (not included in 31)—	
32.	(i) On hand	1,127 00
33.	(ii) In bank	195,639 05
	B.—*Received on Account of Investments, Loans or Debts.*	
34.	(*a*) On mortgages: principal, $1,267,416.92; interest on mortgages and debentures, $395,810.60	1,663,227 52
35.	(*b*) On other securities' principal, $765,028.21; interest, $160,328.13	925,356 34
	C.—*Receipts from Real Estate.*	
37.	(*a*) Sales (not included in foregoing items)	372,835 40
38.	(*b*) Rents	171,106 77
	D.—*Receipts from other sources, viz.:*	
39.	(*a*) Moneys received for investment	341,931 88
40.	(*b*) Sundry realizations, collections, etc	489,226 41
41.	(*c*) Owing to banks	2,307 82
	Totals	$5,956,178 86

Cash Account.

Expenditure for the year ending 31st December, 1900.

		Col. 1.	Col. 3.	Total. Col 4.
	I.—Expended on Corporation Account.			
	A.—*Sums Loaned or Invested on Capital Account.*			
1.	(*a*) Loaned on mortgages of realty			$131,211 56
	(*b*) Call loans			1,082,691 36
	(*c*) Debentures			78,600 00
7.	(*e*) Insurance or taxes advances on property mortgaged to the Corporation			108,981 98
	B.—*Expended on Stock Account.*			
8.	Dividends paid on permanent stock	45,877 29		
	(*a*) Interest paid on capital received in advance of calls			
	(*c*) Borrowed money (other than foregoing) or interest thereon paid, 18 (*a*) bank account, principal and interest			5,558 12
	D.—*Management Expenses (other than foregoing).*			
25.	(*a*) Salaries and fees	57,539 52		
26.	(*b*) Commission or brokerage	699 31		
28.	(*d*) Stationery, postage, printing and advertising	6,416 95		
30.	(*f*) Fuel, rent, taxes (other than in 7 and 32), and rates	11,703 80		
31.	(*g*) Travelling expenses	1,299 63		
32.	(*h*) Registration fee	255 00		
	(*i*) Miscellaneous	2,802 60		126,594 10
	E.—*Other Expenditures, viz.:*			
33.	(*a*) Building repairs account			32,611 98
34.	(*b*) Suspense account			33,167 92
35.	(*c*) Solicitors' fees on suspense			680 00
36.	(*d*) Office furniture			5,059 82
	Totals	$126,594 10		
	II.—Expended on Trust or Agency Account.			
	A.—*Loaned or Invested on Capital Account.*			
42.	(*a*) Loaned on mortgages of realty			760,089 03
	(*b*) Loaned or invested on or in other securities, viz.:			
43.	(i) Call loans			265,380 00
	(ii) Debentures			352,145 65
	B.—*Other Expenditures.*			
53.	(*d*) Sundry returns, payments and distributions			2,694,558 91
	C.—*Balance.*			
54.	(*a*) Cash on hand		15,270 85	
	(*b*) Cash in various banks		263,577 58	278,848 43
	Totals			$5,956,178 86

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901. None.
3. Amount of other existing obligations of the Corporation which will mature in 1901, $66,619.02.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901, $142,097.97.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 5.25 per cent.; on other securities, 5 per cent.
7. Of the mortgages held by the Corporation $541,484.36 is on realty situate in Ontario.
8. Loans written off or transferred to real estate account during 1900, $15,958.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900; No., 5; amount, $15,958.
11. How often are securities held by the Corporation valued? In case of doubtful loans, annually or oftener.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? All officers are under bonds, aggregating $81,000 by Guarantee Company.
13. When were the accounts of the Corporation last audited? As at 31st December, 1900.
14. Names and address of the auditors respectively for 1900 and 1901 (if appointed), J. M. Martin, Toronto, Ont.; R. F. Spence, Toronto, Ont.

THE TRUSTS AND GUARANTEE COMPANY, (LIMITED)

Head Office, Toronto.

Incorporated on the 24th February, 1897, by Letters Patent of Ontario issued under R. S. O. 1897, c. 191. See also *The Ontario Trusts Company Act* (R. S. O. 1897, c. 206) and the Loan Corporations Act (R S.O. 1897, c. 205).

Annual Statement

Of the condition and affairs of The Trusts and Guarantee Company (Limited), of Toronto, Ont., at the 31st December, 1900, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the corporation is at No. 14 King street west, in the city of Toronto, in the Province of Ontario.

The Board is constituted of twenty-seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1900, were as follows, together with their respective terms of office :

Hon. J. R. Stratton, M. P.P., President, Peterboro ;	31st January, 1900,	30th January, 1901.
D. W. Karn, Vice-President, Woodstock ;	"	"
C. Kloepfer, Vice-President, Guelph ;	"	"
T. S. Hobbs, Director, London ;	"	"
W. J. McKee, M.P.P., Director, Windsor ;	"	"
Wm. German, M.P., Director, Welland ;	"	"
Hon. Geo. E. Foster, Director, Ottawa ;	"	"
Peter Hamilton, Director, Peterboro ;	"	"
Alfred McDougall, Director, Toronto ;	"	"
A. W Campbell, Director, Toronto ;	"	"
F. C. Taylor, Director, Lindsay ;	"	"
W. H. Meldrum, Director, Peterboro';	"	"
Richard Hall, Director, Peterboro ;	"	"
F. M. Holland, Director, Toronto ;	"	"
A. F. Rutter, Director, Toronto ;	"	"
G. G. S. Lindsay, K.C., Director, Toronto ;	"	"
Robert Davies, Director, Toronto ;	"	"
A. C. Macdonell, Director, Toronto ;	"	"
A. M. McKinnon, Director, Guelph ;	"	"
W. A. Stratton, K. C., Director, Peterboro';	"	"
A. L. Davis, Director, Peterboro';	"	"
J. G. Wallace, Director, Woodstock ;	"	"
J. V. Teetzel, K. C., Director, Hamilton ;	"	"
Hon. Senator McMillan, Director, Alexandria ;	"	"
T. P. Coffee, Manager, Toronto ;	"	"

A Permanent capital stock: total amount authorized, $2,000,000; total amount subscribed, $2,000,000, as more particularly set out in Schedule A hereto.

Schedule A.

(b)—Fixed and Permanent Capital Stock Created by virtue of Joint Stock Companies Acts or Private Acts

Description.	No. of Shares.	Par value of Shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		$	$	$	$
1. Fully called	4,311	50	215,550	215,550 00	.....
2. 10 per cent. called.....	34,729	50	1,736,450	173,645 00	....
3. " "	960	50	48,000	21,089 71	.....
Totals	40,000	.....	2,000,000	410,284 71	.....

List of Shareholders as at 31st December, 1900.
(Not printed.)

Balance Sheet as at 31st December, 1900.

Dr. *Capital and Liabilities.*

Capital (Liabilities of Stockholders or Shareholders).			
A.—Permanent Capital Stock or Shares.			
1. (*a*) Ordinary joint stock capital fully called; total called, $215,550; total paid thereon		$215,550 00	
2. (*b*) Ordinary joint stock capital 10 per cent. called: total called, $173,645.00; total paid thereon		173,645 00	
3. (*c*) Ordinary joint stock capital — per cent. called: total paid thereon		21,089 71	
4. (*d*) Dividends declared in respect of (1), (2) and (3) but not yet paid		9,996 76	
5. (*e*) Unappropriated profits in respect of (1), (2) and (3)		5,568 79	
			$425,850 26
Liabilities to Public.			
27. Deposits payable on notice		$25,881 52	
28. Interest on deposits due or accrued or capitalized		174 72	
37. Owing to banks		41,000 00	
			67,056 24
Total actual liabilities			$492,906 50
Contingent Liabilities.			
Moneys for which the Corporation is contingently liable, viz.:—			
51. (*c*) Trust funds invested but not guaranteed:—			
52. (i) Principal		$260,255 67	
54. (*d*) Trust funds uninvested not bearing interest and not guaranteed		15,823 17	
Total contingent liabilities			276,078 84
Grand total liabilities, actual and contingent			$768,985 34

Cr. *Assets.*

I.—Assets of which the Corporation is the Beneficial Owner.			
B.—Debts Secured by Mortgages of Land.			
9. (*a*) Debts (other than item 10) secured by mortgages of land		$75,208 73	
11. (*c*) Interest due or accrued on item 9 not included therein		1,962 74	
			$77,171 47
C.—Debts not above enumerated for which the Corporation holds Securities as follows:			
16. (*d*) Debts secured by loan companies' debentures		$85,188 05	
17. (*e*) Dominion Government stock and bonds		800 00	
22. (*j*) Debts secured by stock and debentures		184,501 14	
26. (*n*) Interest due or accrued on items 16 to 22 and not included therein		3,967 52	
			274,456 71
D.—Unsecured Debts			
27. (*a*) Open accounts		$10,752 54	
30. (*a*) Interest due or accrued on item 27		679 95	
			11,432 49
E.—Cash.			
31. (*a*) On hand		$ 25 96	
32. (*b*) In bank		21,516 66	
			21,542 62
F.—Assets not hereinbefore mentioned.			
37. (*a*) Office premises, vaults, fixtures, etc			51,868 95
Total of assets owned beneficially by Corporation			$436,472 24
II.—Assets not Owned Beneficially by Corporation but for which the Corporation is Accountable.			
B.—As Trustee, Representative, Guardian, or Agent (without guarantee).			
(*a*) Mortgage securities:			
47. (i) Principal		$213,360 55	
(ii) Interest		2,989 11	
(*b*) Other securities:			
49. (i) Principal		113,951 36	
(ii) Interest		2,212 08	
Total of assets II.			332,513 10
Gross total of assets I. and II.			$768,985 34

Cash Account.

Receipts for the year ending 31st December, 1900.

I.—Received by the Corporation for its own Use.

A.—*Balances from 31st December, 1899.*

		Col. 1.	Col. 3.	Total Col. 4.
	(b) Cash (not already shown under (1)):			
	(i) On hand		$ 60 01	
	(ii) In bank		12,879 36	
	B.—*Sums Received wholly or partly on Capital Stock.*			
4.	(a) Calls on joint stock permanent capital		102,554 71	
	C.—*Receipts on Account of Investments, Loans or Debts.*			
	(a) On mortgages of realty:—			
11.	(i) Principal		51,017 04	
	(ii) Interest	$10,225 83		
	(b) On other securities:			
12.	(i) Principal		219,063 84	
13.	(ii) Interest or dividends	12,037 12		
14.	Unsecured debts:			
	(ii) Interest	3,674 64		
	E.—*Miscellaneous.*			
18.	(a) Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	12,534 85		
	F.—*Borrowed Money.*			
25.	(a) Bank or other advances		41,000 00	
26.	(b) Borrowed by taking deposits		35,673 17	
	Totals	$38,472 44	$462,248 13	$500,720 57

II. Received as Corporate Trustee, Representative, Guardian, or Agent in Trust.

A.—*Balance from 31st December, 1899.*

33.	(b) Cash in banks and special deposit with official guardian	$121,711 73	
	B.—*Receipts on Account of Investments, etc.*		
34.	(a) Mortgages: Principal, $40,161.08; interest, $4,191.49	44,352 57	
35.	(b) On other securities: Principal, $4,707.95; interest, $661.23	5,369 18	
	D.—*Receipts from other sources.*		
39.	(a) Sundry receipts	330,825 62	
	Totals	$502,259 10	$502,259 10

Cash Account.

Expenditure for the year ending 31st December, 1900.

I.—Expended on Corporation Account.

	A.—*Sums Loaned or Invested on Capital Account.*	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
1.	(a) Loaned on mortgages of realty		$45,999 53	
	(b) Loaned or invested in other securities:			
2.	(i) Stock and debentures		380,168 44	
	B.—*Expended on Stock Account.*			
8.	Dividends paid on permanent stock	$23,702 44		
	Carried forward	$23,702 44	$426,167 97	

	Brought forward	$ 23,702 44	$ 426,167 97
	C.—*Borrowed Money.*		
19. (*b*)	Deposits: Principal, $23,706.51; interest, $5,339.70.....		29,046 21
	D.—*Management Expenses.*		
25. (*a*)	Salaries and fees	6,992 50	
26. (*b*)	Commission and brokerage.....	31 24	
28. (*d*)	Stationery, postage, printing and advertising.....	3,220 65	
29. (*e*)	Law costs.....	1,624 54	
30. (*f*)	Fuel, rent, taxes, etc.....	2,731 56	
31.	Travelling expenses.....	1,162 61	
32. (*h*)	Registration fee	100 00	
	E.—*Other Expenditures.*		
33. (*a*)	Office premises, etc.....		221 40
	F.—*Balance.*		
37. (*a*)	Cash on hand and in banks $5,719.45		
	Totals.....	$ 39,565 54	$ 455,435 58 $ 500 720 57

II.—Expended on Trust or Agency Account.

A.—*Loaned or Invested on Capital Account.*

42. (*a*)	Loaned on mortgages of realty.....	$ 60,740 12
(*b*)	In other securities:	
43.	(i) Debentures, etc	134,709 99
53. (*d*)	Sundry payments and distributions of estates.....	290,985 82
54. (*b*)	Cash in banks	15,823 17
	Totals.....	$ 502,259 10

Miscellaneous Statement for the Year Ending 31st December, 1900.

1. Amount of debentures issued by the Corporation in Canada which will mature in 1901. None.
2. Amount of debentures issued by the Corporation elsewhere which will mature in 1901. None.
3. Amount of other existing obligations of the Corporation which will mature in 1901. None.
4. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1901, $36,235.
5. Average rate of interest per annum paid by the Corporation during 1900 on deposits, 4 per cent.
6. Average rate of interest per annum received by the Corporation during 1900 on mortgages of realty, 5⅔ per cent.; on other securities, 6.1 per cent.
7. Of the mortgages held by the Corporation, $288,569.28 is on realty situate in Ontario, and none on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1901. None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1900. None.
10. Aggregate market value of the land mortgaged to the Corporation, $637,318.62.
11. How often are the securities held by the Corporation valued? Yearly.
12. (*a*) What officers of the Corporation are under bond and for what sum respectively? Cashier $1,000. By guarantee company.
13. When were the accounts of the Corporation last audited? 31st December, 1900.
14. Names and addresses of the auditors for 1900 and 1901: Harry Vigeon, F.C.A., and P. H. B. Dawson, A.C.A., Toronto, Ont.

COMPARATIVE TABLES

SHOWING LIABILITIES, ASSETS, ETC.

COMPARATIVE

Showing Liabilities,

Liabilities and Assets.	Loan Companies having only permanent stock.		Loan Compan minating stock manent stock, minating
	1899.	1900.	1899.
Capital Stock.	$ c.	$ c.	$ c.
Capital authorized (permanent)	111,877,682 33	*101,702,682 33	.....
Capital subscribed (permanent)	81,406,122 53	*57,075,052 33	4,754,735 00
Capital subscribed (terminating)	.....	.....	24,543,065 00
Liabilities.			
Liabilities to shareholders :			
Permanent { Stock fully paid up	17,846,308 52	20,333,559 74	2,016,573 56
Permanent { Stock paid up in part	14,851,937 00	10,295,477 54	1,323,953 72
Terminating { Stock fully paid	.....	.....	315,039 91
Terminating { Prepaid	.....	.....	1,372,630 04
Terminating { Instalment stock	.....	.....	3,790,119 80
Reserve fund	10,355,383 41	8,627,248 98	216,249 84
Dividends declared and unpaid	664,291 74	676,417 85	56,601 28
Contingent fund	868,042 11	595,857 27	84,225 57
Unappropriated profits	504,350 34	479,326 27	25,564 33
Profits on terminating stock	.....	.....	399,742 72
Other liabilities to shareholders	29,354 42	30,218 67	208,457 27
Total liabilities to shareholders	45,119,667 54	*41,038,106 32	9,809,158 04
Liabilities to public :			
Deposits	17,587,348 35	17,932,188 87	596,252 05
Interest on deposits	339,640 20	252,777 37	3,549 79
Debentures payable in Canada	13,464,284 30	14,293,757 90	591,732 19
Debentures payable elsewhere	35,597,448 89	34,339,924 44	88,816 38
Debenture stock	11,682 545 32	2,493,726 03	.....
Interest on debentures and debenture stock	489,473 50	425,621 63	9,842 13
Due on loans in process of completion	289,278 83	305,735 82	94,297 94
Owing to banks	41,181 15	46,671 99	146,847 13
Other liabilities to public	923,582 79	366,656 92	63.066 87
Total liabilities to public	80,414,783 33	*70,457,060 97	1,594.404 48
Contingent liabilities	.....	.....	.....
Grand total liabilities to shareholders and public	125,534,450 87	*111,495,167 29	11,403,562 52
Assets.			
Debts secured by mortgages of land { Mortgages of realty	99,551,544 02	85,764,079 58	9,802,875 98
Debts secured by mortgages of land { Mortgaged land held for sale	5,065,762 85	5,092,569 24	187,470 17
Interest	1,418,532 02	1,426,936 86	81,920 98
Debts secured by :			
Debentures and debenture stock	2,720,780 66	2,596,692 96	25,233 67
Government securities	1,187,693 44	813,032 89	.....
Shareholders' stock	602,639 21	595,322 43	331,168 87
Stocks, bonds and securities, other than foregoing	6,988,113 11	8,569,818 04	66,258 66
Office premises	1,763,728 81	1,772,134 63	7,490 34
Freehold land	2,615,683 50	2,057,264 35	330,775 93
Office furniture	26,977 08	17,707 18	15,917 78
Cash	3,118,916 55	2,639,753 61	258,954 79
Other assets	474,079 62	149,855 52	295,465 35
Not owned beneficially	.....	.....	.....
Total assets	125,534,450 87	*111,495,167 29	11,403,562 52

* During 1900, two Loan Corporations, the Scottish American Investment Company, Edinburgh, and the Montreal Loan and Investment Company, Montreal, with assets amounting to $14,180,165.01, ceased doing business in Ontario; also in the four Loan Companies now amalgamated under the name of The Canada Permanent and Western Canada Mortgage Corporation, there was such a revaluation of assets as materially to reduce the former aggregate.

TABLES

Assets, Etc

ies having ter- as well as per- or having ter- stock only.	Loaning Land Companies.		Trusts Companies.		Grand totals.	
1900.	1899.	1900.	1899.	1900.	1899.	1900
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
.. ....	14,433,333 33	14,433,333 33	7,500,000 00	7,500,000 00	133,811,015 66	123 676,015 66
5,463,135 00	6,139,215 99	6,123,515 99	5,755,000 00	5,761,500 00	98,055,073 52	74,423,203 32
22,175,295 00	....	....	.....	.....	24,543,065 00	22,175 295 00
2,183,460 00	1,459,260 00	1,469,400 00	657,000 00	1,754,450 00	21,979,142 08	25,745,869 74
1,647,163 52	2,861,968 45	2,858,249 37	1,524,427 50	972,799 71	20,562,286 67	15,773,690 14
291,126 83	.....	.....	....	....	315,039 91	291,126 83
1,314,615 81	....	... .	.....	.....	1,372,630 04	1,314 615 81
4,078,183 00	.....	.....	... .	....	3,790,119 80	4,078,183 00
263,071 72	177,414 83	182,876 13	479,250 00	528,568 79	11,228,298 08	9,601,765 62
95,890 28	38,116 57	18,116 57	64,197 95	74,316 31	823,207 54	864,741 01
139,047 93	69,999 33	2,591 20	11,947 50	73 41	1,034,214 51	737,569 81
24,834 34	25,217 74	76,314 11	30,056 17	40,424 65	585,188 58	620,899 37
451,076 18	.....	.....	.....	.... ..	399,742 72	451,076 18
248,586 41	....	329 21	3,165 36	27,253 12	240,977 05	306,387 41
10,742,056 02	4,631,976 92	4,607,876 59	2,770,044 48	3,397,885 99	62,330,846 98	59,785,924 92
645,331 79	277,052 43	321,058 90	13,819 93	25,881 52	18,474,472 76	18,924,461 08
4,635 95	4 304 00	4,861 87	269 65	174 72	347,763 64	262,449 91
873,290 01	1,187.709 11	1,202,145 71	... .	.. ..	15,243 725 60	16,369,193 62
106,579 66	792,985 87	729,805 39	.....	.....	36,479,251 14	35,176,309 49
.....	....	.... ..	.....	.....	11,682,545 32	2,493,726 03
12,474 72	25,201 80	26,279 93	....	....	524,517 43	464,376 28
126,837 84	....	....	10,282 19	49,711 88	393,858 96	482,285 54
151,222 17	20,301 61	17,085 90	8,676 77	41,000 00	217,006 66	255,980 06
78,691 19	1,938,940 25	1,256,618 05	86,683 88	73,805 39	3,012,273 79	1,775,771 55
1,999,063 33	4,246,495 07	3,557,855 75	119,732 42	190,573 51	86,375,415 30	76,204,553 56
.. ..	12,274 75	13,700 00	9,818,708 71	13,653,789 36	†9,818,708 71	†13,667,489 36
12,741,119 35	8,890,746 74	8,179,432 34	12,708,485 61	17,242,248 86	158,524,970 99	149,657,967 84
10,834,748 35	1,047.439 80	1,011,373 29	1,086,564 80	1,142,734 10	111,488 424 60	98,752,935 32
193,888 68	99.785 67	85,299 07	21,035 26	18,525 00	5,374,053 95	5.390,281 99
79,598 94	73,727 07	73,149 37	65,380 92	117,801 73	1,639,590 99	1,697,486 90
21,626 00	.....	. .....	109,907 34	100,355 62	2,855,921 67	2,718.674 58
....	.....	.....	.....	800 00	1,187,693 44	813,832 89
391,095 92	12,913 78	12,913 78	... .	.. ..	946.721 86	999,332 13
119,847 17	3,032,687 54	2,506,522 03	1,084,712 97	1,424,234 37	11,171,772 28	12,620,421 61
32,014 21	....	.. ..	521,314 25	486,570 55	2,292,533 40	2,290.719 59
384,698 59	4,437,921 44	4,411,191 18	308,950 37	515,214 10	7,693,331 24	7,168,368 22
25,341 68	892 11	552 11	43,038 49	46,842 92	86,825 46	90,443 89
332,540 08	81,029 71	30,862 00	243,891 12	90,756 24	3,702.792 17	3,093,911 93
325,719 73	92,074 87	33,869 51	31,017 46	125,218 40	892,637 30	634,663 16
. .....	12,274 75	13,700 00	9,192,672 63	13,373,195 83	†9,192,672 63	†13,386,895 83
12,741,119 35	8,890,746 74	8,179,432 34	12,708,485 61	17,242,248 86	158,524,970 99	149,657,967 84

† Not including certain securities as yet unrealized which have come into the hands of the companies as Trust Corporations.

COMPARATIVE

SHEWING LIABILITIES,

Miscellaneous:—Particular items of receipts, expenditures and other details.	Loan Companies having only permanent stock		Loan Companies having only permanent stock		Loan Companies having only permanent stock	
	1899.		1900.		1899.	
Receipts.	$	c.	$	c.	$	c.
Received from borrowers (principal or interest)	26,961,256	26	27,713,838	32	2,138,302	72
Received from depositors during the year	21,079,270	23	21,783,066	43	1,445,345	13
Received from shareholders during the year	150,678	22	411,065	44	2,157,647	49
Debentures issued during the year	7,747,180	38	8,511,661	76	325,709	32
Forfeited to company					39,498	29
Expenditure.						
Loaned during year on mortgages	10,647,550	20	11,352,257	68	2,779,770	57
Loaned during year on other security	9,372,345	65	10,970,681	03	216,810	61
Deposits paid off	21,085,109	90	21,860,477	08	1,420,491	80
Debentures paid off	13,965,546	07	9,977,918	26	121,047	38
Interest paid on deposits	239,948	77	220,084	31	19,355	40
Interest paid on debentures and debenture stock	1,992,462	33	1,608,919	04	21,952	34
Cost of management	854,355	56	842,463	45	308,196	31
Paid withdrawing shareholders					858,260	19
Miscellaneous Details.						
Loans written off or transferred to real estate account	1,748,697	06	518,214	60	110,326	32
Debentures maturing during year 1901	11,067,614	11	9,739,307	64	119,041	51
Average rate of interest paid on—						
1. Deposits	per cent.	3.35	per cent.	3.32	per cent.	3.735
2. Debentures	"	3.98	"	3.99	"	4.505
3. Debenture stock	"	4.13	"	4.00		
Average rate of interest received by corporation—						
On realty	"	5.67	"	5.63	"	8.013
On other security	"	5.00	"	5.14	"	8.430
Number and amount of mortgages enforced.. { No.		449		387		170
Number and amount of mortgages enforced.. { Amount..	1,278,019	82	987,213	55	160,594	56

TABLES —*Concluded.*

ASSETS, ETC.

ies having ter-as well as per- or having ter- stock only.	Loaning Land Companies.		Trusts Companies.		Grand Totals.	
1900.	1899.	1900.	1899.	1900.	1899.	1900.
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
2,456,156 58	2,236,199 46	1,577,727 95	2,808,749 58	6,143,025 27	34,144,508 02	37,910,748 12
1,659,569 24	259,608 50	254,756 34	14,415 83	35,673 17	22,798,639 69	23,733,065 18
1,971,674 09	23,971 09	16,149 12	544,376 15	578,732 21	2,876,672 95	2,977,620 86
533,144 98	118,553 51	148,145 56	.....	.....	8,191,443 21	9,192,952 30
59,810 34	.....	.....	.....	.....	39,498 29	59,810 34
2,775,327 30	77,533 32	60,380 20	1,257,416 74	2,032,169 68	14,762,270 83	16,220,134 86
366,203 78	1,362,356 63	768,056 10	3,161,868 91	3,176,365 55	14,113,381 80	15,281,306 46
1,671,502 50	258,869 73	209,033 85	326 25	24,037 45	22,764,797 68	23,766,050 88
108,795 75	41,791 89	155,843 07	.....	.....	14,128,385 34	10,242,557 08
22,751 21	10,486 28	10,844 84	1,292 86	5,339 70	271,083 31	259,020 06
35 957 82	82,893 89	89,603 00	.....	.....	2,097,308 56	1,734,479 86
345,636 78	29,541 68	28,257 25	139,609 24	164,529 90	1,331,702 79	1,380,887 38
947,457 53	.....	.....	.....	.....	858,260 19	947,457 53
113,312 91	100,204 03	24,748 32	.....	.....	1,959,227 41	656,275 83
157,849 83	241,318 35	128,997 47	.....	.....	11,427,973 97	10,026,154 94
per cent. 3.78	per cent. 4.28	per cent. 4 83	per cent. 4.375	per cent. 4.266	per cent. 3.935	per cent. 4.047
" 4.606	" 4.46	" 4.42	" 5 000	"	" 4 486	" 4.338
.....	.....	.....	.....	.....	" 4.13	" 4 00
" 7.91	" 5.83	" 5.47	" 5.679	" 5.588	" 6.3	" 6.2
" 8.02	" 5.50	" 5 80	" 5.106	" 4.925	" 6.01	" 5.97
203	1	6	.....	5	620	601
168,230 25	19,817 90	17,325 58	.....	15,958 00	1,458,432 28	1,188,727 38

LIST OF LOAN CORPORATIONS.

LIST OF LOAN

Page.	Name of Company.	Description of Company.	When incorporated.
175	Acme Loan and Savings Company	Loan Co	24th June, 1889
19	Agricultural Savings and Loan Company	"	3rd May, 1872
179	Aid Savings and Loan Company	"	3rd Mar., 1893
22	Atlas Loan Company	"	4th Aug., 1887
25	Barrie Loan and Savings Company (Limited)	"	14th April, 1881
182	Birkbeck Loan Company (London, Ont.)	"	11th Feb., 1893
28	British Canadian Loan and Investment Company (Limited)	"	12th April, 1876
31	British Mortgage Loan Company of Ontario	"	5th Oct., 1877
34	Brockville Loan and Savings Company (Limited)	"	11th May, 1885
37	Canada Landed and National Investment Company (Limited)	"	1858
40	Canada Permanent and Western Can. Mortgage Corporation	"	
....	Canada Trust Company (*a*)	Trusts Co	
186	Canadian Birkbeck Investment and Savings Company (*b*)	Loan Co	11th Aug., 1899
189	Canadian Homestead Loan and Saving Association	"	24th Sept., 1886
193	Canadian Saving, Loan and Building Association	"	11th Feb., 1890
43	Canadian Savings and Loan Company of London, Canada	"	2nd Sept., 1875
46	Central Canada Loan and Savings Company	"	7th Mar., 1884
49	Chatham Loan and Savings Company	"	27th Sept., 1881
200	City and County Loan Association (*c*)	"	26th Jan., 1889
196	Colonial Investment and Loan Company (*d*)	"	14th June, 1900
52	Crédit Foncier Franco Canadien, Montreal	"	January, 1881
55	Crown Savings and Loan Company	"	30th Jan., 1882
203	Dominion Permanent Loan Company	"	7th May, 1890
58	Dominion Savings and Investment Society	"	20th April, 1872
261	Dovercourt Land, Building and Savings Company (Limited)	Loaning Land Co	16th Dec., 1885
61	East Lambton Farmers' Loan and Savings Company	Loan Co	19th Dec., 1891
64	Elgin Loan and Savings Company	"	21st April, 1879
207	Empire Loan and Savings Company	"	26th May, 1893
210	Equitable Savings, Loan and Building Association	"	29th Feb., 1892
67	Frontenac Loan and Investment Society	"	13th Aug., 1863
70	Grey and Bruce Loan Company	"	10th May, 1889
214	Globe Savings and Loan Company	"	9th Feb., 1892
73	Guelph and Ontario Investment and Savings Society	"	19th Jan., 1876
76	Hamilton Mutual Building Society	"	31st Oct., 1890
79	Hamilton Provident and Loan Society	"	6th June, 1871
82	Hastings Loan and Investment Society	"	14th Jan., 1876
218	Home Building and Savings Association (of Ottawa)	"	24th June, 1890
85	Home Savings and Loan Company (Limited)	"	25th April, 1877
88	Huron and Bruce Loan and Investment Company	"	27th Jan., 1885
91	Huron and Erie Loan and Savings Company	"	18th Mar., 1864
94	Huron and Lambton Loan and Savings Company	"	1st Nov., 1877
97	Imperial Loan and Investment Company of Canada (Limited)	"	19th Aug., 1869
287	Imperial Trusts Company of Canada	Trusts Co	23rd June, 1887
100	Industrial Mortgage and Savings Company	Loan Co	20th Aug., 1889
103	Lambton Loan and Investment Company	"	27th Mar., 1847
106	Landed Banking and Loan Company	"	16th Dec., 1876
264	Land Security Company	Loaning Land Co	1873
109	London and Canadian Loan and Agency Company (Limited)	Loan Co	1863
221	London Loan Company of Canada	"	2nd May, 1877
290	London and Western Trusts Company (Limited)	Trusts Co	17th Sept., 1896
112	Metropolitan Loan and Savings Company	Loan Co	1st June, 1870
115	Midland Loan and Savings Company	"	5th July, 1872

(*a*) Incorporated under the name of "The General Trust Corporation of Canada" by Special Act of the Parliament of Canada 57-8 Vic. c. 115. The name was changed to "The Canada Trust Company" by Special Act of Parliament of Canada 62-3 Vic. c. 111. Registered in Ontario as a Trust Corporation 1st March, 1901.

(*b*) Formerly The Birkbeck Investment Security and Savings Co'y.

(*c*) Now amalgamated with the Sun Savings and Loan Company of Ontario.

(*d*) Formerly the Canadian Mutual Loan & Investment Co'y.

CORPORATIONS.

Chief Office in Ontario.	Manager or Secretary.	President.	Financial statement for the year ending.
Toronto	N. M. Keele	W. W. Hodgson	December, 31st, 1900.
London	C. P. Butler	Daniel Regan	"
Toronto	Arthur E. Hill	R. S. Williams	"
St. Thomas	A. E. Wallace	W. H. Murch	"
Barrie	S. Dyment	N. Dyment	"
London	T. H. Luscombe	W. H. Wortman	"
Toronto	Ernest S. Ball	A. H. Campbell	"
Stratford	William Buckingham	Hon. Thos. Ballantyne	"
Brockville	H. B. White	W. H. Cole	"
Toronto	Edward Saunders	John L. Blaikie	"
Toronto	Walter S. Lee	George Gooderham	"
London	Geo. A. Somerville		"
Toronto	F. W. G. Fitzgerald	H. P. Dwight	"
Toronto	A. J. Pattison	John Hillock	"
Toronto	A. E Nash	W. J. Hambley	"
London	M H. Rowland	Robt. Fox	"
Peterborough	E. R. Wood (Toronto)	Hon. Geo A. Cox	"
Chatham	S. F. Gardiner	Arch. Bell	"
Toronto	Robt Rae	Ambrose Kent, J.P	"
Toronto	A. J. Jackson	Geo. H. Gooderham	"
Toronto	W. E. Long	Geo. Bro'emann	"
Petrolea	Wm. English	J. H. Fairbank	"
Toronto	F. M. Holland	Hon. J. R Stratton, M.P.P.	"
London	Nathaniel Mills	Thomas H. Purdom	"
Toronto	James T Locke	James Brandon	"
Forest	Newton Tripp	James Hutton, M.D	"
St. Thomas	George Rowley	D. McLarty	"
Toronto	A. C. McRae	Edward Morgan	"
Toronto	E. A. Taylor	H. O'Hara	"
Kingston	Lt. Col. S. C. McGill	Hon.Sir Richard Cartwright	"
Owen Sound	Wm. P. Telford	S. J. Parker	"
Toronto	Edgerton W. Day	E F. B. Johnson, K.C	"
Guelph	John E McElderry	Alex. B. Petrie	"
Hamilton	Walter Anderson	Alfred Ward	30th November, 1900.
Hamilton	C. Ferrie	Hon. A. T. Wood	31st December, 1900.
Belleville	J. P. C. Phillips	Hon. Sir Mackenzie Bowell.	"
Ottawa	C. A. Douglas	John R. Armstrong	"
Toronto	James Mason		"
Goderich	Horace Horton	Francis Jordan	"
London	Geo. A. Somerville	John W. Little	"
Sarnia	J. Cameron Douglas	F. F. Pardee, M.P.P	"
Toronto	E. H Kertland	James Thorburn, M.D	"
Toronto	J. S. Lockie	H. S. Howland	"
Sarnia	D. N. Sinclair	John Cowan	"
Sarnia	A. C. Clark	F. W. Kittermaster	"
Hamilton	C. W. Cartwright	Matthew Leggat	"
Toronto	Edward R. Greig	Robert Jaffray	"
Toronto	Vernon R. Wadsworth	Geo R. R. Cockburn, M.A.	"
London	Malcolm John Kent	R. W. Puddicombe	"
London	John B. Kilgour	G. C. Gibbons, K.C	"
Ottawa	C. R. Cunningham	John Mather	"
Port Hope	George M. Furby	John Mulligan	"

LIST OF LOAN

Page.	Name of Company.	Description of Company.	When incorporated.
294	National Trusts Company (Limited)	Trusts Co	12th Aug., 1898
224	Niagara Falls Building, Savings and Loan Association	Local Loan Co	5th Mar., 1894
142	North British Canadian Investment Company (Limited)	Loan Co	14th Oct., 1876
118	North of Scotland Canadian Mortgage Company (Limited)	"	17th Dec., 1875
121	Ontario Building and Savings Society	"	26th June, 1874
267	Ontario Industrial Loan and Investment Company (Limited)	Loaning Land Co.	28th May, 1880
124	Ontario Loan and Debenture Company	Loan Co	26th Sept., 1870
127	Ontario Loan and Savings Company	"	12th Feb., 1873
227	Ontario Permanent Building and Loan Association	"	6th Oct., 1892
298	Ottawa Trusts and Deposit Company (Limited)	Trusts Co	23rd Jan., 1896
231	Owen Sound Building and Savings Society	Loan Co	1st April, 1889
130	Oxford Permanent Loan and Savings Society	"	27th Oct., 1865
234	People's Building and Loan Association of London	"	22nd June, 1852
133	People's Loan and Deposit Company	"	18th Feb., 1875
237	Peterborough Workingmen's Building and Savings Society	"	17th Jan., 1889
302	Provincial Trust Company of Ontario	Trust Co	27th Oct., 1897
240	Provincial Building and Loan Association	Loan Co	9th Nov., 1891
270	Provident Investment Company	Loaning Land Co.	3rd Nov., 1893
136	Real Estate Loan Company of Canada (Limited)	Loan Co	17th Sept., 1879
244	Reliance Loan and Savings Company of Ontario	"	2nd Mar., 1893
139	Royal Loan and Savings Company	"	24th Mar., 1876
273	Scottish Ontario and Manitoba Land Company (Limited) Glasgow	Loaning Land Co.	15th Dec., 1879
145	Security Loan and Savings Company	Loan Co	12th Mar., 1870
148	Simcoe Loan and Savings Company	"	18th April, 1896
154	Southwestern Farmers' and Mechanics' Savings and Loan Society	"	24th Nov., 1874
151	Southern Loan and Savings Company	"	24th Nov., 1870
157	Standard Loan Company	"	14th Feb., 1873
160	Star Loan Company	"	23rd Aug., 1881
248	Stratford Building and Savings Society	"	23rd Aug., 1889
252	Sun Savings and Loan Company of Ontario	"	3rd May, 1893
305	Toronto General Trusts Corporation	Trusts Co	1872
276	Toronto Land and Investment Corporation	Loaning Land Co.	30th Jan., 1886
163	Toronto Mortgage Company	"	15th Dec., 1899
279	Toronto Savings and Loan Company	"	15th June, 1885
166	Trust and Loan Company of Canada, London, Eng.	Loan Co	9th Dec., 1843
310	Trusts and Guarantee Company (Limited)	Trusts Co	24th Feb., 1897
170	Victoria Loan and Savings Company	Loan Co	4th Sept., 1895
282	Walkerville Land and Building Company (Limited)	Loaning Land Co.	22nd Oct., 1890
256	York County Loan and Savings Company	Loan Co	21st Dec., 1891

* Chief Agent in Ontario.

CORPORATIONS —*Continued.*

Chief office in Ontario.	Manager or Secretary.	President.	For the year ending
Toronto	W. T. White	J. W. Flavelle	31st December, 1900.
Niagara Falls	Janet L. Harriman	R. P. Slater (*e*)	"
Toronto	*Jas. L. Scarth	Robert Miller	"
Toronto	*Osler & Hammond	Jas. W. Barclay	11th November, 1900.
Kingston	Jas. McArthur	C. V. Price	31st December, 1900.
Toronto	Edmund T. Lightbourne	Bernard Saunders	"
London	Wm F. Bullen	John McClary	"
Oshawa	T. H. McMillan	W. F. Cowan	"
Woodstock	R. W. Ball	A. B. Welford, M.D	30th November, 1900.
Ottawa	H. W. Chamberlain	Alexander Fraser	31st December, 1900.
Owen Sound	C. A. Fleming	A. J. Spenser	"
Woodstock	Malcolm Douglas	John White	"
London	Wm. Spittal	Judge Elliott	"
Toronto	Samuel W. Black	Hon. J. C. Aikins	"
Peterborough	J Corkery	T. B. McGrath	"
Toronto	J A. McGillivray, K.C	Sir Richard Cartwright, G.C.M.G	"
Toronto	E. C. Davies	Thos. Crawford, M.P.P.	"
Toronto	E. R. Wood	Hon. Geo. A. Cox	"
Toronto	Benj. Morton	Jno. Smart	"
Toronto	John Blacklock	Hon. John Drydeu, M.P.P.	"
Brantford	R. S. Schell	Wm. Watt, sr.	"
Toronto	Jas. L. Scarth	Hugh Wright	"
St. Catharines	Eugene F. Dwyer	Thos. R. Merritt	"
Barrie	O. H. Lyon	Hon. Charles Drury	"
St. Thomas	W. E. Leonard	E. W. Gustin, M.D	"
St. Thomas	Jno Walker Stewart	Wm. Mickleborough	"
Toronto	W. S. Dionick	J P Whitney, K.C., M.P.P.	"
St. Thomas	D. M. Tait	Hon D. Mills	"
Stratford	D. B. Burritt	M. F. Goodwin	"
Toronto	W. Pemberton Page	Jno. T. Gilmour, M.D	"
Toronto	J. W. Langmuir	John Hoskin, K.C	"
Toronto	John C. Copp	Geo. R. R. Cockburn	"
Toronto	Walter Gillespie	Andrew J. Somerville	"
Peterborough	W. G. Morrow	Hon. Geo A. Cox	"
Toronto	James O'Neil Ireland	Chas. Morrison	30th September, 1900.
Toronto	T. P. Coffee	Hon. J. R Strattoo, M.P.P.	31st December, 1900.
Lindsay	James Low	W. Flavelle	"
Walkerville	D. F. Matthew	E. Chandler Walker	"
Toronto	Joseph Phillips	Joseph Phillips	"

(*e*) Vice-President.

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